


Small-scale evaluation of a digital card/app trial under the Liquor & Gaming NSW Regulatory Sandbox



November 2024

**An evaluation of a digital card/app
for EGM payment at Club York**

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Published by

Liquor & Gaming NSW,
New South Wales Government 2024.

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Executive Summary

This report presents key findings of a small-scale evaluation of the Club York digital card/app trial conducted during 2023 (5 April to 31 October 2023) under the Liquor & Gaming NSW Regulatory Sandbox.

A requirement of the Regulatory Sandbox is for the trial to be evaluated by an independent gambling harm researcher. In this context, Schottler Consulting Pty Ltd was engaged by Liquor & Gaming NSW to conduct an independent research evaluation of the effects of the digital card and wallet.

In this evaluation, 'digital card' refers to the product under trial having a Bluetooth digital membership card that allowed Electronic Gaming Machine (EGM) players to tap on using Bluetooth on their smartphone to access their EGM player gaming account.

'Digital app' refers to the smart phone app trialled that enabled EGM players to link their debit card (bank card) to their EGM player gaming account.

Cashless gaming with a physical membership card was still permitted during the full trial period. This also permitted players to place physical forms of cash into the EGM (i.e., notes), which in turn were automatically transferred to the player's account when players removed their card.

Findings of the evaluation will be used by Liquor & Gaming NSW to inform future decisions in relation to digital payment technology for EGM gambling. However, given that the manufacturer/venue were only able to recruit a very small number of participants for the trial, due cautions in reading trial results should be noted.

Caution to readers

Findings are based on evaluation of a trial with only a very small sample of participants.
As such, findings should be interpreted with **extreme caution**.

Background

Because the venue and the system manufacturer were only able to recruit a small sample of participants to trial the digital card/app (20 players were recruited, of which 15 completed a survey and 10 used the digital card/app), only a small-scale evaluation was conducted and the original major re-evaluation was re-scoped. In this context, the product manufacturer (and the venue) were responsible for all recruitment of participants in the trial and this was a decision of the product manufacturer, as agreed with Liquor & Gaming NSW.

As such, key insights from this small-scale evaluation should be considered indicative only and may not be representative of the effects of digital payment technologies. Furthermore, comprehensive trials and evaluations with larger samples will thus be required to fully understand key effects.

Product trialled

Under the new system trialled, the already cashless player gaming account was able to be funded using a linked bank card (a debit card) accessed via a smartphone app. Once activated, the player could transfer money directly from their debit card to the player gaming account using the smartphone app. This removed the need to handle cash.

The trialled system also had a digital membership card, where a player taps 'on and off' through their smartphone via a Bluetooth connection. This then removed the need for a physical membership card.

The app under trial offered various tools with potential to minimise gambling harm. These included:

- Daily and Monthly deposit limits (limiting money deposited into the player gaming account)
- A button where the player gaming account can be locked for a preferred length of time (by pressing 'Take a break')
- A five-minute delay where EGM players must wait 5 minutes to receive money deposited from their debit card into the player gaming account (i.e., providing a delay in accessing additional funds to provide a break in play).
- The ability for players to withdraw money from the player gaming account back to their bank account via a BSB and account number typed into the app
- A maximum (regulated) card balance of \$5,000 is permitted to be kept on the player gaming account
- Use of a button in the app to email venue staff to organise player self-exclusion.

Evaluation methodology

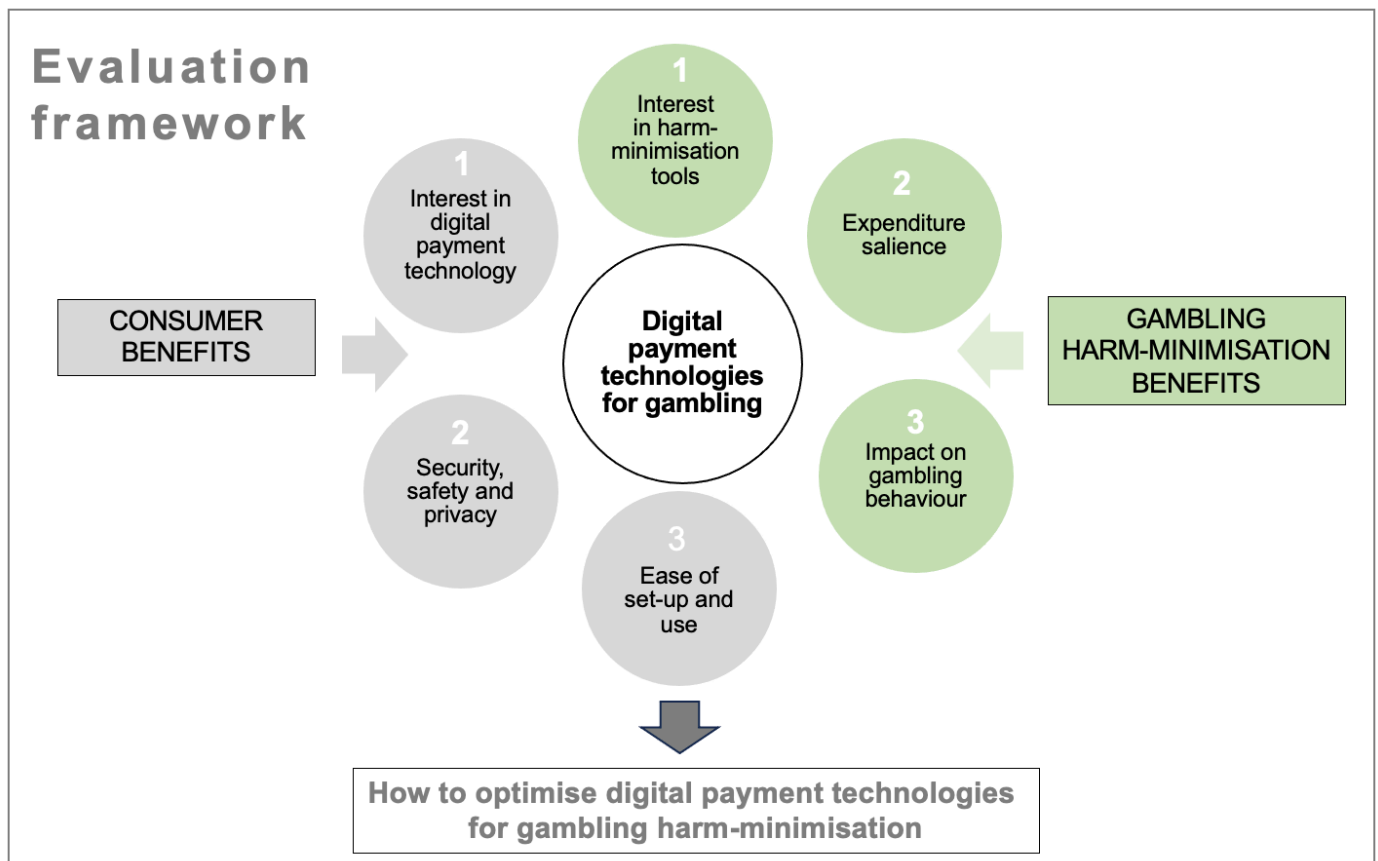
Given the small trial sample, the following methodologies were used for a small-scale evaluation of the trial as agreed with Liquor & Gaming NSW:

- Qualitative interviews with EGM players participating in the trial (n=4 participants)
- Analysis of a baseline survey of trial participants (n=15 completed surveys)
- Qualitative interviews with venue staff managing the trial (n=2 staff)
- A qualitative interview with the system manufacturer trialling the digital card/app (n=2 staff)
- Analysis of EGM system data (as supplied by the manufacturer to Liquor & Gaming NSW).

For reasons of confidentiality, feedback from the manufacturer and venue staff have been removed from this report.

Evaluation framework

An evaluation framework was designed to report major findings of the trial. For digital payment technologies to be used effectively in gambling, they must offer both **CONSUMER BENEFITS** and **GAMBLING HARM-MINIMISATION BENEFITS**. Consumers must be interested in using the technology, perceive products as secure, safe and private and be easy to set-up and use. To minimise gambling harm, the products must also stimulate interest in use of harm-minimisation tools, increase the salience of gambling expenditure and positively impact gambling behaviour.



Major findings of the evaluation

CONSUMER BENEFITS - 1. Interest in digital payment technology

What level of trial participant interest was there in the digital payment technology in the digital card/app?

EGM players were able to sign-up for the digital card/app from 5 April 2023 to 31 October 2023. From system go-live to trial conclusion (April to October 2023), system data showed that only ten EGM players who elected to sign-up for the digital card/app actually used the system during the trial. In addition, a further five players took part in an evaluation survey, yet did not use the system. Analysis revealed that it is likely that these players were from the gaming industry and may have signed-up to inspect the product.

This may highlight that there is limited gambler interest at Club York in a digital card/app for gambling, when card-based cashless gaming is concurrently available.

Findings additionally showed that, of the players taking part in the evaluation and using the digital card/app, there was relatively limited use of the digital deposit technology.

Most notably, the evaluation showed that:

- Four of the ten players did not make a single deposit during the trial and may thus have only used the product for the digital card (i.e., the ability to log onto/off their player gaming account using their smartphone).
- An (unweighted) average of \$33.10 was made per deposit based on the six players making a deposit.
- Only a single player made a withdrawal (\$23.20) from the player gaming account back to their bank account.

Qualitative feedback additionally highlighted that players were using cash, alongside the digital card/app during the trial. This was reported to be because cash was often convenient to use, as the remaining credits would be automatically transferred back to the player gaming account (via the physical membership card) once EGM play was complete. This may also reflect that players were not aware that the same functionality would apply to the digital card/app.

CONSUMER BENEFITS - 2. Safety, security and privacy

What did trial participants think about the safety, security and privacy of the digital card/app?

Feedback from surveys and interviews with EGM players using the digital card/app highlighted that the digital membership card was viewed as reasonably secure and private, though five out of fourteen survey participants reported not being confident using an app to deposit money from their bank into their player gaming account. It should, however, once again be noted that this is based on a limited sample of trial participants.

Qualitative feedback also indicated that using the digital card/app was seen as superior by some participants in terms of safety, given that cash handling was not required - *I felt completely confident in the safety and security of the app.*

CONSUMER BENEFITS - 3. Ease of set up and use

What did trial participants think about the set-up and ease of use of the digital card/app?

There were mixed reports about the ease of set-up of the digital card/app, with a few minor technical glitches reported. Survey results highlighted that seven participants (of 14 respondents) reported set up as either 'not very easy' or 'not at all easy'. This in part may reflect that EGM players have not had to experience set up of a further cashless gaming product since their initial adoption of card-based cashless gaming. However, once technical issues were resolved, interview participants generally found it relatively easy to use the product.

Feedback additionally indicated that further instruction was needed by EGM players to appreciate all the features of the product and that due to a participant perception of limited instruction, some of the key functionalities were missed by players - *A step-by-step guide would be useful. I missed the setting up of the bank account and linking it in.*

In relation to product usability, feedback of note from participants also included the following:

- Once understood, making a deposit was considered by participants as fairly easy.
- Occasional issues were encountered with participants having difficulties logging on with their smartphone (though these appeared to be minor, based on the trial participants).
- Withdrawal into the player's bank account was perceived as 'slow' because it was not instant.
- The speed of logging on with a digital card was not seen as a major improvement over the physical card.

EFFECTIVE GAMBLING HARM-MINIMISATION – 1. Interest in harm-minimisation tools

What level of trial participant interest and use was there in the harm-minimisation tools in the digital card/app?

In relation to the harm-minimisation tools on the digital card/app, evaluation showed that not all participants in the trial had interest in using the harm-minimisation tools. Findings showed that:

- Five of the ten players set a deposit limit.
- Three of the five players setting deposit limits set a final limit of \$99,999,999 and two of the five players set a deposit limit of respectively \$2,500 and \$5,000.
- Players kept a limited balance on the digital card/app during the trial. The average balance was \$173.59 (unweighted) based on the ten players with trial data.
- Participants taking part in interviews indicated that they had limited awareness and use of the harm-minimisation tools on the app and reported that they weren't told about all of the app's features – *The only introduction I got was how to put it on my phone – I didn't receive any other info about setting limits etc. There was no training or advice given.*
- Only one participant of the four taking part in qualitative interviews noticed the 'take a break' feature and the 'GambleAware' helpline number.
- Interviewed participants were supportive of the 'self-exclusion' option within the app and felt that it would be easier to use this option than to approach a staff member to arrange self-exclusion.

Together, key findings highlight that there is less than optimal trial participant awareness and engagement with the harm-minimisation tools in the digital card/app. Player feedback also highlights that they held a perception that further education about the harm-minimisation features of the digital card/app may have been helpful.

EFFECTIVE GAMBLING HARM-MINIMISATION – 2. Expenditure salience

How easy is it for trial participants to keep track of, and mentally account for, gambling expenditure using the digital card/app?

While EGM players taking part in interviews were not highly engaged with the harm-minimisation tools within the digital card/app, some positive feedback was provided about the transaction history feature within the app.

This displayed the deposits and withdrawals to and from the player gaming account and appeared to provide players with some insight into their gambling expenditure. However, given that not all players were aware of this feature, this limited the potential value of the tool.

When asked about which form of gambling was best for ease of budgeting and keeping to limits, three of the four interview participants reported that the app was best. One participant felt that gaming with cash was better for budgeting.

One participant believed that the app and the physical card were only able to provide an account balance, so rated them the same in terms of ability to account for expenses. This player was not aware of the transaction history feature on the app. This may highlight that a perception of limited training on features of the app impacts views.

Accordingly, participants felt that expenditure salience was higher with the app due to the ability to see a transaction history, although full benefits of this feature were not realised, given the low player awareness.

Given that only five players gambled on EGMs during the trial for more than two days and concurrently used cards and cash during the trial, limited player use of the product made it difficult to draw firm conclusions about the extent that the digital card/app supported improved mental accounting by EGM players.

EFFECTIVE GAMBLING HARM-MINIMISATION – 3. Impact on gambling behaviour

What are trial participant perceptions of the impact of the digital card/app on their gambling behaviour?

EGM player views

Interview participants' initial views revealed that they did not believe that the digital card and app would have much impact in reducing gambling harm, unless limits applied across all venues and cash was no longer an option.

However, further discussions revealed that some players saw that enforced (global) deposit limits on the amounts that could be deposited into player gaming accounts may have some harm-minimisation potential.

Participants similarly reported that the digital card/app may be riskier for trial participants to control gambling compared to cash and a physical card, as it could be easy to continually access money from a bank account without having to leave a gaming machine.

When asked about which form of gambling was best for ease of budgeting and keeping to limits, three of the four participants reported that the app was best. One participant felt that gaming with cash was better for budgeting.

While only anecdotal and based on only four of the ten players who used the digital card/app, feedback may highlight a possible risk for digital payments to accelerate EGM expenditure and the potential for (global) deposit limits to prevent gambling harm.

In terms of changes in gambling behaviour during the trial, it is not possible to draw firm conclusions, given the limited number of participants recruited for the trial. However, it is noteworthy that:

- Three of the four participants reported no change in the number of breaks taken when on the trial. One participant reported that using the app led to more breaks, as it made the player aware of the amount of time spent gambling.
- Two participants reported checking their account balance more frequently because it was easier to do so with the app than with the physical card.
- One participant reported spending less on the pokies while using the app because of the ability to clearly see where he stood financially for the month.

System data showed that only six players had historical account data to allow a comparison of play before versus during the trial. Analysis highlighted the following:

- Of the six players with historical data, four players increased the amount kept on their card (the balance) and two decreased the amount, when comparing balances before versus during the digital card/app trial.
- Four of the six EGM players increased their average net EGM loss comparing the pre-trial period to during the trial.
- Three players increased the time they spent on EGM play during the trial. One player increased the time spent by only 1.6 minutes, one player increased the time spent by 13.7 minutes and one player increased the time spent by 25.9 minutes.

Given the small trial sample, firm conclusions cannot be drawn about the impact of the digital card/app on gambler behaviour.

However, interviews reveal that some features of the digital card/app may have a positive effect on gambler behaviour, if gamblers are motivated and interested in using such information.

It is also plausible that individual differences may have influenced the observed pattern of results.

Improving digital payment technologies for gambling harm-minimisation

Based on the trial, what considerations could to be made in designing future digital payment technologies to protect gamblers from harm?

Feedback from trial participants participating in the evaluation highlight a range of potential ways to improve digital payment technologies for gambling harm-minimisation.

Most notably:

- Gambler training and engagement would need to be more extensive for gamblers to be aware of, understand and be motivated to use the harm-minimisation tools on a digital card/app. This was also a challenge in the current trial, given low trial participant interest in, engagement with and use of the system.
- Highlighting daily EGM losses on the app may encourage gamblers to remain aware of their expenditure.

- There is potential for default gambling loss limits based on deposits to provide a safety net for gamblers.

Two participants felt that a \$1,000 default maximum deposit limit would be appropriate for most gamblers, while another felt that \$200-\$300 was more appropriate (but only if there was no access to cash gambling). The concept of conducting affordability checks for gamblers who wished to exceed a default deposit limit was also generally accepted by the four interviewed participants

- There is potential to target messaging to gamblers based on analysis of player behaviour within the app.
- There is potential to have gamblers opt-out of harm-minimisation tools, rather than to opt-in.
- There is potential to have a longer deposit delay (the waiting period for a deposit to be credited to a player's account). While differences in views were noted, 10 minutes to half an hour were deemed more appropriate delay periods (However, one participant felt that the current five minutes was 'too long').
- Participants had mixed views about which type of limit (deposit, spend or time limits) would be most effective in minimising gambling harm. Participants did, however, feel that daily limits were not as effective as longer-term limits such as fortnightly or monthly limits.
- There is potential to reduce default deposit amounts in the app to avoid encouraging gamblers spending more than they could afford or had planned.

Three of the four participants felt that the minimum default deposit amount should be lower than \$20, with \$10 and \$5 being suggested as alternative minimums. These participants also felt that the \$200 maximum default deposit limit could be reduced to \$100.

One participant, however, felt that the default deposit limits should remain 'as is'.

Brief discussion of findings

Caution to readers

Findings are based on evaluation of a trial with only a very small sample of participants.
As such, findings should be interpreted with **extreme caution**.

Harm-minimisation in the context of digital payments for gambling

The evaluation of a digital card/app at Club York has shown that very few trial participants are motivated to independently take up digital payment apps for gambling, when such tools are offered alongside card-based cashless gambling. This appears to be largely because card-based cashless gambling with a loyalty program is seen to offer gamblers with an already convenient payment method that protects privacy.

The limited interest in digital payments appears to be due to some trial participant concerns that gambling-related deposits made with an app into player gaming accounts will appear in bank statements and that such information may impact the gambler's ability to apply for bank loans. This is also why it was reported that some trial participants use ATMs external to a venue to access cash for gambling.

While player privacy is important to consider in the design of future payment technologies for gambling, the potential value of being able to monitor gambling expenditure is critical from the perspective of harm-minimisation.

In this context, digital payment technologies have significant benefits in providing a mechanism to identify gamblers experiencing gambling harm. As such, this is not possible when cash is concurrently available in the gambling environment. Indeed, as shown in the current trial, participants reported using cash alongside use of card-based cashless gambling and use of the digital card/app during the trial.

It is also evident that many countries across the world are now implementing fully cashless technology to allow improved monitoring of gambler expenditure and to identify gambling harm. This includes the UK Gambling Commission, which requires gambling operators to check whether high-expenditure online gamblers can afford their gambling and has implemented default global loss limits to protect gamblers from gambling harm*. It is noteworthy in this context that this is important in the UK, given that many gambling operators use digital payment technologies for online gambling.

In the current trial, interviewed trial participants identified potential scope to set global loss limits on gambling for gamblers using the digital card/app. This would involve a maximum deposit limit per day and preferably, as suggested by participants, a deposit limit over a longer period of time (e.g., weekly or monthly, as opposed to just daily).

While it may be complex devising such limits, recent work from a range of jurisdictions has highlighted a number of potential methodologies for developing default loss limits. For example, the UK has set a default loss limit based on a proportion of income referenced to the minimum amount of money required to live in the UK (Refer Noyes and Shepherd, 2020†). Such methods may present some potential avenues for exploring the development of future gambling loss limits. It is also of note that there is potential to design harm-minimisation thresholds without impacting the majority of recreational gamblers.

* Refer <https://www.gamblingcommission.gov.uk/news/article/new-rules-boosting-safety-and-consumer-choice>

† Noyes and Shepherd (2020). Gambling review and reform. Towards a new regulatory framework.
Available at: <https://www.smf.co.uk/publications/gambling-review-reform>

Given the accelerated push towards digital payment technologies in communities, it will be important to proactively consider these issues as part of future cashless gambling systems. In addition, mandatory limit setting by gamblers through digital apps and similar tools has great potential to support harm-minimisation. In this context, it should be noted that mandatory pre-commitment is likely to be more effective than voluntary pre-commitment, as shown through many previous trials of pre-commitment technology (e.g., for a review, see Hare, 2020).

In particular, similar to trends in the current trial, past trials in Australia of pre-commitment technology have shown that gamblers will generally not opt to use harm-minimisation tools voluntarily and are also likely to set unrealistic pre-commitments to *avoid limits* (e.g., \$999,999 as also observed in the current trial) (for a review, refer Hare, 2020*). This further highlights that mandatory limits could be considered into the future and extreme limits followed-up by gambling operators to ensure that patrons are setting affordable limits.

As a range of international jurisdictions are now requiring operators to follow up extreme limits, this may also present a further potential option to consider in the context of harm-minimisation relating to digital payments in gambling (e.g., Finland, the UK†).

Given the review by Hare (2020) demonstrating that digital payments may be associated with a low ‘pain of payment’ and generally encourage increased expenditure, this is also a serious issue that needs due consideration if harm-minimisation is to be successful, as applied to digital payment technologies for gambling.

As the trial has shown that trial participants are reluctant to use harm-minimisation tools in gambling, it is also clear that trial participants will require more education and instruction to effectively use harm-minimisation tools. In this context, it is likely that more than a single information session will be required to optimise trial participant use of such tools.

Indeed, there is potential to promote and reinforce effective use of gambling harm-minimisation tools on a regular basis and have more structured training processes that can be used to educate trial participants about harm-minimisation features.

Future considerations for trialling gambling digital payment and harm-minimisation technology

The current trial also potentially raises a range of considerations for how best to trial digital payment technologies in gambling. In particular, it is clear from the trial that the original site selected did not have had sufficient size (numbers of patrons) to warrant more than a small-scale trial and certainly would not have sufficient sample for a full quantitative evaluation of the effects of the payment technology on trial participant behaviour. This implies that some oversight of potential sample availability is important to ensure the success of future trials.

For effective evaluations of new payment technologies, there would arguably be value in having a multi-site ‘trial’ involving a common evaluation survey and data collection methodology across 10 to 20 venues. This may help build a reasonable sample to allow a more rigorous assessment of the effects of a change in the payment technology on trial participant behaviour.

As evident in even the current small-scale evaluation, it is imperative that trial participants have some player history, so that assessments of player behaviour can be made before and after implementation of a new technology. This is important, given that gambling changes *seasonally*.

Extremely large samples are also required to ensure the availability of a ‘reference population’ as a control group, which does not use the payment technology.

* Hare, S, 2020, What is the impact of cashless gaming on gambling behaviour and harm? Victorian Responsible Gambling Foundation, Melbourne.

† Finland – refer www.veikkaus.fi, UK – refer www.gamblingcommission.gov.uk

A case control design, as used in the South Australian pre-commitment trial (Schottler Consulting Pty Ltd, 2010), where a control group of players was matched to the gamblers using the technology based on age and gender (and gambling expenditure), presents a scientifically robust method for conducting an evaluation of gambler behaviour changes in the context of a technology trial.

Even in the current small sample of trial participants, only six of the ten had play history previous to the implementation of the technology, which made it difficult to assess behaviour change.

Accordingly, a multi-site trial with members of 10 to 20 venues may have potential to improve the methodological rigor of future trial evaluations. Such a trial would also be arguably superior to multiple small single site 'trials' and could potentially even involve multiple digital payment platforms with similar features.

The other key consideration also involves ensuring that a rigorous training methodology is designed and implemented to train venue staff in how best to educate patrons about the digital payment technology and its harm-minimisation tools and features.

It is clear that this requires significant effort, substantial ongoing player incentives (e.g., meal vouchers to incentivise patrons) and several staff being dedicated full-time to a venue for the entire trial duration. In addition, in future trials, evaluators should be tasked with recruitment of participants for the trial, rather than left to the manufacturer and venue and should also be involved in selection of the site for trials.

Once initial training has occurred, follow up information and education sessions or brief audio 'interventions' (e.g., announcements via PA systems) will also likely be necessary to ensure that gamblers using the products are fully aware of product capabilities. An experienced communications professional with a significant budget should be engaged for this purpose.

A particular focus should also be placed on encouraging gamblers to set affordable limits and follow-up of gamblers who do not set likely affordable limits (e.g., extreme limits). This should be part of the harm-minimisation system that accompanies the introduction of a new gambling payment technology or system.

This is also pragmatic, given evidence from the current trial that players simply did not understand the available harm-minimisation features and when educated in interviews by the evaluators, were actually quite interested in understanding their application.

A further important consideration also involves the length of future trial periods. As shown in both the current trial and four other trials undertaken by Schottler Consulting – Refer Hare (2020 for a review) – around two to three months is typically required for a venue just to recruit and induct players.

As recreational gamblers may only sometimes gamble once per month or even less frequently, this leaves very poor data available for behavioural evaluation after a six-month trial. As such, a short trial time frame can sometimes lead to poor quality data and evaluation.

From this perspective, a trial of 18 months to two years is the likely minimum length required to gather reasonable quality behavioural insights of a quantitative nature from a gambling technology trial. This also implies this period of time is required from the point of technology installation. Anything less is likely to severely limit the quantitative behavioural insights about harm-minimisation that can be achieved from an evaluation.

Conclusion

Given that evaluation findings are based on a very limited sample of trial participants, insights should be taken as guiding only and not representative of all gamblers who may potentially use a digital card/app product into the future. The potential characteristics of the trial participants agreeing to interviews should also be considered (i.e., as they were very helpful, they may be somewhat more open to gambling harm-minimisation).

However, the limited uptake of the digital card/app and limited trial participant engagement with the product after set-up likely demonstrates that there is currently not strong trial participant interest in digital payment technologies if offered voluntarily and limited recognition of the benefits of gambling harm-minimisation tools.

This observation should also be contextualized in the context of the trial site, where a digital card/app was offered alongside, instead of in replacement of, card-based cashless gaming (which also permitted use of physical cash). Accordingly, trial participant utilisation of the product may be completely different if digital payments were the only payment method available.

In spite of these limitations, some useful insights have been obtained from trial participants that may be used to further shape the development of harm-minimisation technologies and digital payment apps for gambling.

In particular, based on feedback that apps may present potential risk for gamblers spending more than they can afford on gambling (due to the ease of making deposits from a bank account at an EGM), the potential risks of digital payments in gambling need mitigation through appropriately designed harm-minimisation settings.

As the trial has shown that trial participants are unlikely to independently adopt harm-minimisation tools, global defaults applied to digital payment methods in gambling may present a fruitful method for minimising gambling harm and could potentially also be applied to digital deposits in gambling.

Introduction

Purpose

This report presents key findings of a small-scale evaluation of the Club York digital card/app trial conducted during 2023 (5 April to 31 October 2023) under the Liquor & Gaming NSW Regulatory Sandbox.

In this evaluation, 'digital card' refers to the product under trial having a Bluetooth digital membership card that allowed EGM players to tap on using Bluetooth on their smartphone to access their EGM player gaming account.

'Digital app' refers to the smart phone app trialled that enabled EGM players to link their debit card (bank card) to their EGM player gaming account.

Cashless gaming with a physical membership card was still permitted during the full trial period.

Product trialled

Under the new system trialled, the already cashless player gaming account was able to be funded using a linked bank card (a debit card) accessed via a smartphone app. Once activated, the player could transfer money directly from their debit card to the player gaming account using the smartphone app. This removed the need to handle cash.

The trialled system also had a digital membership card, where a player taps 'on and off' through their smartphone via a Bluetooth connection. This then removed the need for a physical membership card.

Findings of the evaluation will be used by Liquor & Gaming NSW to inform future decisions in relation to digital payment technology for EGM gambling.

Because the venue and the system manufacturer were only able to recruit a small sample of participants to trial the digital card/app (20 players were recruited, of which 15 completed a survey and 10 used the digital card/app), only a small-scale evaluation was conducted and the original major re-evaluation was re-scoped.

In this context, the product manufacturer (and the venue) were responsible for all recruitment of participants in the trial and this was a decision of the product manufacturer, as agreed with Liquor & Gaming NSW.

As such, key insights from this small-scale evaluation should be considered indicative only and may not be representative of the effects of digital payment technologies. Furthermore, comprehensive trials and evaluations with larger samples will thus be required to fully understand key effects.

Roles of parties in the trial

Specific roles of parties involved in the gaming technology trial were as follows:

- Digital card/app equipment installation – IGT Australia
- Venue for digital card/app installation – Club York, Sydney
- Regulatory authority – Liquor & Gaming NSW and Independent Liquor & Gaming Authority
- Trial participant recruitment – IGT Australia with support of Club York
- Evaluation design and methodology – Schottler Consulting Pty Ltd
(Note: the evaluator had no involvement in participant recruitment)

- Supply of system data to Liquor & Gaming NSW post-trial – IGT Australia
- Evaluation report funding – Liquor & Gaming NSW.

Background

Liquor & Gaming NSW, responsible for the regulation of gambling in NSW, established the Regulatory Sandbox framework, which allows for innovative products and services that do not meet the current regulatory requirements to be tested in a controlled real-world setting. The Regulatory Sandbox is also an avenue to identify specific harm-minimisation measures that contribute to reducing gambling-related harm.

In 2022, Liquor & Gaming NSW approved for a gaming machine manufacturer (IGT Australia) to trial a new digital membership card and app allowing digital payments to fund EGM play under the Regulatory Sandbox.

A requirement of the Regulatory Sandbox is for the trial to be evaluated by an independent gambling harm researcher. In this context, Schottler Consulting Pty Ltd was engaged to conduct an independent research evaluation of the effects of the digital card and wallet.

The purpose of the evaluation was to determine whether the harm-minimisation tools on the digital card and wallet are effective and any effects of digital payments on EGM players.

Methodology

Given the small trial sample, the following methodologies were used for a small-scale evaluation of the trial as agreed with Liquor & Gaming NSW:

- Qualitative interviews with EGM players participating in the trial (n=4 participants)
- Analysis of a baseline survey of trial participants (n=15 completed surveys)
- Qualitative interviews with venue staff managing the trial (n=2 staff)
- A qualitative interview with the system manufacturer trialling the digital card/app (n=2 staff)
- Analysis of EGM system data (as supplied by the manufacturer to L&G).

Installation of digital card and app

Prior to the trial, cashless player gaming accounts (used to store money for EGM play) at Club York were accessed by placing a physical membership card into an EGM.

Players placed notes/coins into an EGM and then used on-screen controls to transfer money into a 'cashless' player gaming account. The player gaming account was then used for EGM play.

Under the new system, the already cashless player gaming account was able to be funded using a linked bank card (a debit card) accessed via a smartphone app. Once activated, the player could transfer money directly from their debit card to the player gaming account using the smartphone app. This removed the need to handle cash.

The trialled system also had a digital membership card, where a player taps 'on and off' the EGMs through their smartphone via a Bluetooth connection. This then removed the need for a physical membership card.

The app under trial offered various tools with potential to minimise gambling harm. These included:

- Daily and Monthly deposit limits (limiting money deposited into the player gaming account)
- A button where the player gaming account can be locked for a preferred length of time (by pressing 'Take a break')
- A five-minute delay where EGM players must wait 5 minutes to receive money deposited from their debit card into the player gaming account (i.e., providing a delay in accessing additional funds to provide a break in play).
- The ability for players to withdraw money from the player gaming account back to their bank account via a BSB and account number typed into the app
- A maximum (regulated) card balance of \$5,000 is permitted to be kept on the player gaming account
- Use of a button in the app to email venue staff to organise player self-exclusion.

EGM player recruitment

The system manufacturer and the venue were fully responsible for EGM player recruitment during the trial.

As part of the trial, a Participant Information and Consent Form (PICF) was signed by participants. This ensured that all EGM players taking part in the trial understood the role of different parties in the trial, understood and agreed to take part in qualitative and/or quantitative research during the trial and gave consent to their views being summarised as part of the trial evaluation.

To ensure an ethical approach to recruitment was adopted by the venue and system manufacturer, Schottler Consulting conducted a briefing session with staff from Club York and the manufacturer to explain the evaluation and to ensure that all staff were clear that patrons must not be coerced to take part in the trial.

The need for trial participants to immediately report any encountered gambling harm during the trial was also emphasised.

Trial participants were required to meet the following criteria for trial participation:

- Participants gave informed consent to taking part in an evaluation of the trial
- Participants were happy to trial use of the digital card/app at least once during the trial (although no expenditure was required – as money could be deposited/withdrawn immediately if desired)
- Participants were required to give the researcher permission to analyse/report data from the trial.

Signing of the Participant Information and Consent Form (PICF) was organised by the venue and system manufacturer during the trial. Documents were signed through DocuSign with forms presented on a tablet to players in the venue by club staff. Schottler Consulting was then provided access to the system manufacturer's DocuSign account to access the PICFs. Only participants with a signed PICF took part in the evaluation.

Venue staff were trained by the system manufacturer in how to register players on the digital card/app system. EGM players were then trained by venue staff in how to use the digital card/app system.

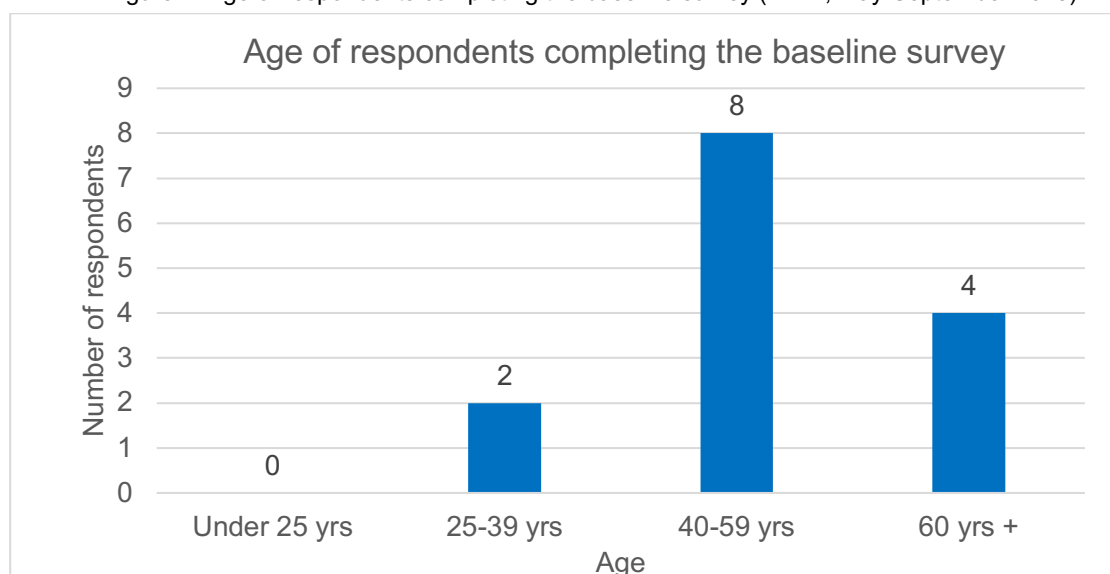
Profile of trial respondents

A total of 14 of the 15 survey participants fully completed the baseline survey sent during the first few weeks of signing up to the trial. Of the 14 participants, only 10 used the digital card/app following sign-up and of this cohort, only six had been members of the club prior to trial commencement.

Some other respondents had also started the survey, yet had not completed the survey. Of the 15 survey respondents with some identifying demographics, 13 were male, one was female, and one failed to answer the question.

Figure 1 shows the breakdown of ages of trial participants completing the baseline survey.

Figure 1. Age of respondents completing the baseline survey (N=14, May-September 2023)



The PGSI was administered in the baseline survey to trial participants. The breakdown of respondents by PGSI segment is in Table 1. Once again, only 14 of the 15 respondents answered the PGSI scale items.

Table 1. PGSI segments of respondents (N=14, May-September 2023)

PGSI Segment	N
Non-problem gamblers (NPG) (PGSI = 0)	6
Low risk gamblers (LR) (PGSI = 1-2)	3
Moderate risk gamblers (MR) (PGSI = 3-7)	5

Qualitative interview participants included four EGM players who were contacted via phone to request their participation in a 1-1.5 hour Zoom interview. Two participants were aged 50-64 years, one was 35-49 years and one was 65 years or older. Interview participants received a \$100 electronic gift voucher.

Additional evaluation participants included Club York staff (n=2 staff) and IGT staff (n=2 staff), the system manufacturer. Protocols used in interviews are in Appendix A.

Limitations of the current evaluation

As only a very small sample of participants used the digital card/app under trial, only a small-scale evaluation was undertaken of the digital card/app trial.

From this perspective, results of the evaluation have attempted to identify as many useful insights as possible about the potential harm of the technology in the context of a small evaluation sample. This reflects that it is still very important to gather insights about the new technology under trial.

For this reason, results of the evaluation should be considered guiding and indicative only and extreme caution should be exercised by readers when evaluating and interpreting findings.

Particular care should also be taken in view of only 10 trial participants actually using the digital card/app system under trial.

Report structure

Key findings of the evaluation report are presented as follows:

- SECTION 1 – Trial participant experiences using the digital card/app
- SECTION 2 – EGM player feedback on the digital card/app from the baseline survey.

SECTION 1 –

Trial participant experiences using the digital card/app

Caution to readers

Findings are based on evaluation of a trial with only a very small sample of participants.
As such, findings should be interpreted with **extreme caution**.

EGM player experiences in setting up and using the digital card/app

Four qualitative interviews each between 1-1.5 hours were undertaken with participants from the trial, who were contacted via telephone to request their participation. All participants had some confirmed experience with the digital card/app during the trial.

In addition, system data provided by the EGM manufacturer, as supplied to Liquor & Gaming NSW, was also analysed and integrated into this section of the report to provide some further insight into player experiences. This was based on a sample of ten players, as only ten players had sufficiently used the digital card/app during the trial (i.e., to produce system data).

EGM players using the digital card and app during the trial

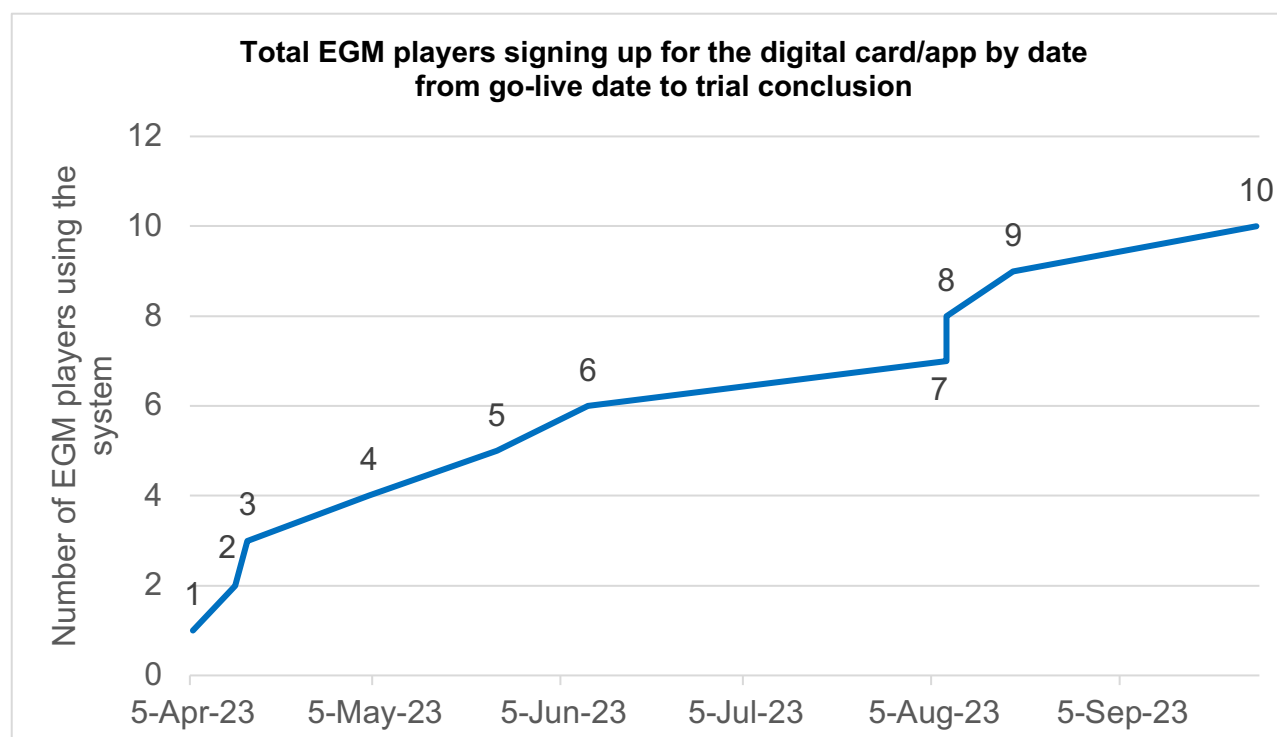
EGM players were able to sign-up for the digital card/app from 5 April 2023 to 31 October 2023, the date on which the product was de-commissioned at the trial site by the EGM manufacturer.

From system go-live to trial conclusion (April to 31 October 2023), data showed that a total of ten EGM players who elected to sign-up for the digital card/app also used the system during the trial (Figure 2).

A total of five EGM players providing data (50% of players using the digital card/app) signed-up to the system within approximately two months of the initial go-live date (from April to June, 2023). A total of five others using the digital card/app signed up following this period.

It is also noteworthy that four players using the digital card/app had no previous player gaming account history and presumably joined the club during the period of the digital card/app trial.

Figure 2. Total EGM players using the digital card/app by date from go-live to trial conclusion (n=10)



Source: Data supplied by IGT to Liquor & Gaming NSW.

Money and time spent per day of EGM play during the digital card/app trial period

The money and time spent per day of EGM play during the digital card/app trial period is in Table 2. Total EGM turnover is also shown for reference.

Overall, across the ten players using the digital card/app, an (unweighted) average of \$120.04 was spent per day on EGM play and an (unweighted) average of 47.8 minutes was spent on EGM play per day.

It should be noted that total days of EGM play is associated with the player gaming account, rather than use of the digital card/app. As such, this includes both play time with and without the digital card/app in line with player preferences.

Table 2. Money and time spent per day of EGM play during the digital card/app trial period (n=10)

EGM players	Days of play	Total gaming machine turnover during the trial	Total gaming machine net losses during the trial (spend)	Net losses per day of play (ALL EGM PLAY)	Total minutes spent gambling on EGMs during the trial (per day of EGM play)	Net minutes per day of play (per day of EGM play)
Player 1	29	\$1,894.75	\$356.13	\$12.28	282	9.7
Player 2	32	\$2,880.12	\$612.83	\$19.15	563	17.6
Player 3	4	\$17,798.90	\$2,182.85	\$545.71	352	88.0
Player 4	90	\$258,683.70	\$5,995.10	\$66.61	4492	49.9
Player 5	35	\$197,319.64	\$12,121.33	\$346.32	3506	100.2
Player 6	2	\$9,450.33	\$2,261.63	\$1,130.82	178	89.2
Player 7	1	\$42.50	\$40.00	\$40.00	5	5.5
Player 8	1	\$50.00	\$50.00	\$50.00	5	4.8
Player 9	1	\$4.60	\$(6.20)	\$(6.20)	10	10.2
Player 10	2	\$55.50	\$35.00	\$17.50	24	12.2
Average (unweighted)	19.7	\$48,818.00	\$2,364.87	\$120.04	942	47.8
Median (unweighted)	4.0	\$2,387.44	\$484.48	\$121.12	230	57.5

Source: Data supplied by IGT to Liquor & Gaming NSW.

Average balance kept on the player gaming account during the digital card/app trial

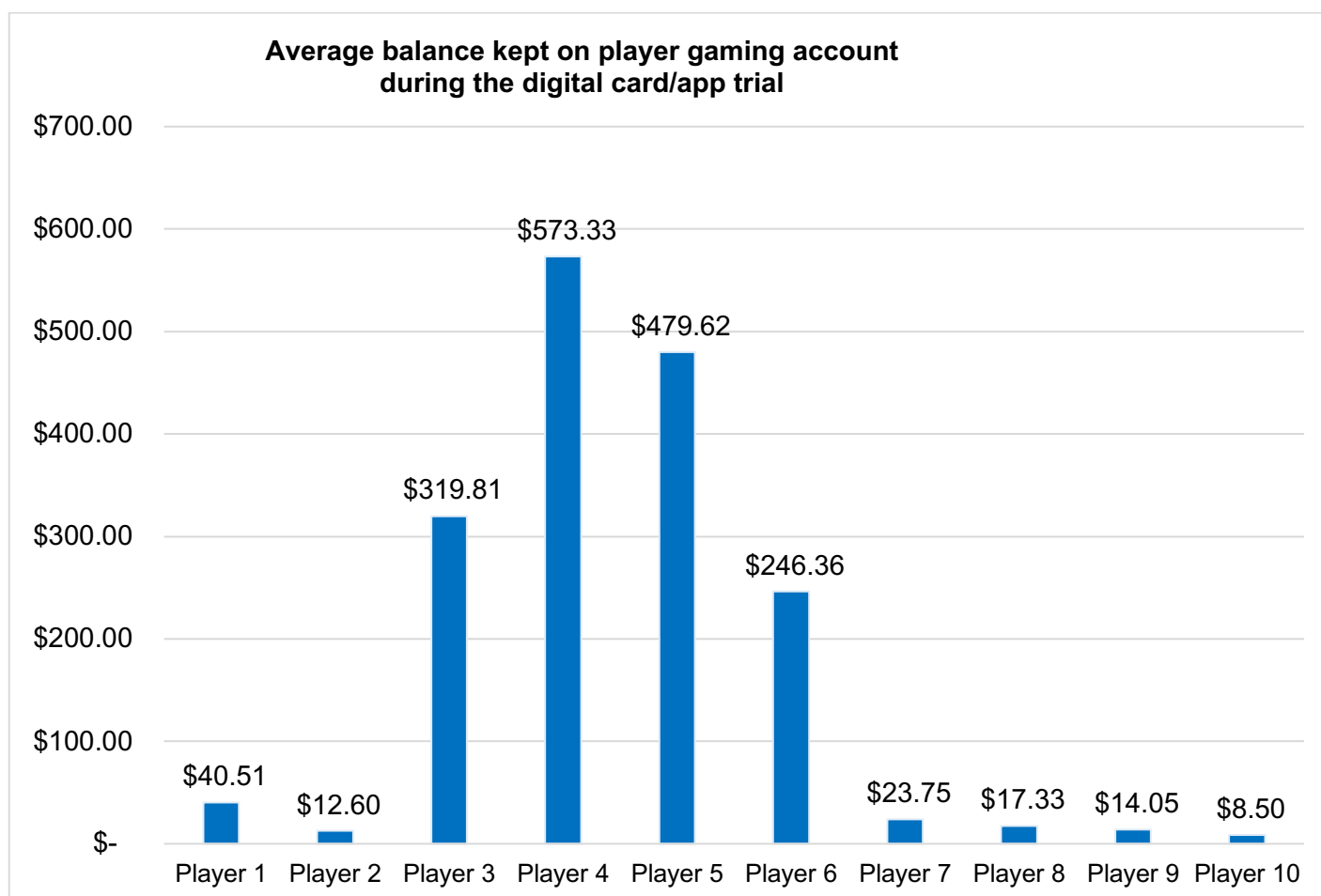
The average balance EGM players kept on their player gaming account during the digital card/app trial is in Figure 3.

Data shows that an average of between \$8.50 and \$573.33 was kept on the account as a balance during the trial.

The average balance was \$173.59 (unweighted) based on the ten players with trial data and the median balance (unweighted) was \$40.50.

This highlights that small amounts of money were kept on player gaming accounts during the digital card/app trial.

Figure 3. Average balance kept on player gaming account during the digital card/app trial (n=10)



Source: Data supplied by IGT to Liquor & Gaming NSW.

Understanding of the concept of a digital card and app

Participants were asked to describe their experiences with the digital card and app, including their initial understanding of the digital card and app concept, motivations for signing up and the set-up process.

Participants generally found the concept of a digital card and app easy to understand – *The concept itself is very simple. Society as a whole is predominantly cashless and poker machines are outliers - ordinarily you don't carry a great deal of cash. It made sense that it's finally getting with the times; It was pretty easy to understand what it was about. The brochure that went with it was self-explanatory.*

The main reasons participants reported for joining the trial were to gain some possible benefit in the convenience of being able to use their phone for gaming and to help out Club York staff. The main concerns about the digital card and app related to how transactions would be reported on bank statements. Participants commented that it could be problematic when applying for a loan if gambling transactions were detailed. There was also a reported concern about 'Big Brother' watching and whether it would lead to gambling restrictions in the future.

Comments highlighting motivations and concerns about the digital card/app are in Table 3.

Table 3. Motivations and concerns relating to the digital card and app trial

Theme	Illustrative verbatims
Motivations and benefits	<ul style="list-style-type: none"> <i>I wanted to try something - I thought it would be easier.</i> <i>The benefit was not having to use the card and being able to just use my phone. Money comes in and out – it seems easy to use in theory.</i> <i>I saw benefit in it. I was also happy to help out.</i> <i>I thought I could help my friends who chase losses etc. To help them get more control over it. My friends who gamble like that don't go to Club York, but I did show them how the app worked. I showed them how to add a bank account to it and keep track etc. I'm actually gutted that it stopped!</i>
Concerns	<ul style="list-style-type: none"> <i>My only question was around what would turn up on the bank statement.</i> <i>My other concern was about how secure the information would be. Bank and gambling activity information was of concern.</i> <i>The government feels there's too many problem gamblers and they're trying to curtail the way they gamble - they're trying to restrict it or trying to ban gambling altogether. That's what the Greens want to do. I don't agree with that whatsoever.</i> <i>The serious gamblers at Club York didn't go anywhere near the damn thing. I think they didn't want Big Brother watching. Big Brother is watching if you use something like that. Let's take the ambiguity out of it and use our own cash.</i> <i>We're all suspicious - everyone is watching what you're bloody spending. If you looked at my bank statement, you'd say 'get the hell out of Club York!' because most of my expenditure is at Club York. Using cash keeps you way off the radar.</i> <i>I'm quite convinced Big Brother is watching. They can turn your air con off. What's to stop them turning off your pokies access?</i>

Experiences in setting up the digital card/app

There were mixed reports about the set-up of the digital card/app, with a few minor technical glitches reported. However, once the technical issues were resolved, participants generally found it relatively easy to use their account.

One participant, however, reported missing the step to link his bank details to the app and was not able to make a deposit. It was suggested that more guidance would have been helpful to make the set-up easier.

Feedback relating to the set-up of the digital card/app is in Table 4.

Table 4. Experiences with setting up the digital card/app

Theme	Illustrative verbatims
Positive comments regarding set up of the digital card/app	<ul style="list-style-type: none"> <i>It was pretty easy - really easy. There was just one bit of intervention required on the phone to get it finalised. I had to get the people to help me set it up - there was a little technicality that they were aware of.</i> <i>It wasn't very hard at all. With Club York, they explained what was going on and what it would do. The only issue I had was that it took two visits to get the app to work. When they were doing it, I was the first person they had to set it up for that day. I expected there was going to be a glitchy situation, so I wasn't holding my breath that it was going to work the first day. They tried it a couple of times the first day. On the second day, they did something on their side of the system. I had to click on an email and then it worked.</i>
Issues experienced with set up of the digital card/app	<ul style="list-style-type: none"> <i>To be frank, it was quite a job to get the thing going on my phone. One of those technical hitches where my phone wasn't taking the app.</i> <i>The app set up seemed to be a struggle. That process should be streamlined. It was a glitch at the time.</i> <i>Downloading the app wasn't a problem, but putting my details in was a problem. It wouldn't recognise who I was. They had to do something on the Club York side of things for the system to recognise me.</i> <i>The biggest issue is once I'd set up the account - I'm not sure if I missed the step, but I hadn't set up my bank account. I just put cash in the machine and used the digital card.</i>
More guidance needed	<ul style="list-style-type: none"> <i>A step-by-step guide would be useful. I missed the setting up of the bank account and linking it in.</i>

Digital deposits made by EGM players signing up for the digital card/app

Digital deposits made by EGM players using the digital card/app (based on supplied system data) are in Table 5.

In total, EGM players signing up for the digital card/app trial played EGMs at the venue for an average of just under 20 days during the trial period, with only seven playing EGMs at the site for more than a single day (based on unweighted averages).

Days of play ranged from a single day (n=3) or two days (n=2) through to four or more days (n=5). Play in this context refers to use of the player gaming account and excludes cash-based EGM play that cannot be tracked.

A key feature of the digital card/app is the ability to use a debit card via the app to deposit money into the EGM player's 'player gaming account'.

Data showed that an average of 2.1 deposits were made during the trial period across the ten EGM players (based on an unweighted average). This highlights minimal use of the deposit feature of the digital card/app.

Also noteworthy is that four players did not make a single deposit during the trial and may thus have only used the product for the digital card functionality (i.e., the ability to log onto and off their player gaming account using their smartphone).

Three players made a single deposit, one player made four deposits, one player made five deposits and one player made nine deposits during the trial period.

Based on the three players who made more than a single deposit during the trial, players made a deposit using the digital card/app from once every 3.6 days (the player who played for 32 days and made 9 deposits), to every day of play (four players) to every half day of play (0.4 days of play per deposit). This suggests that most EGM players using the digital card/app made relatively little use of the deposit feature.

Where deposits were made, data also showed that just under \$20 was deposited into the player gaming accounts across the ten players or \$33.10 per deposit based on the six players making a deposit.

Only a single player made a withdrawal from the player gaming account back to their bank account during the trial (a withdrawal of \$23.20). Once again, this suggests that the withdrawal feature of the product was not used as often as the deposit feature (which itself was not extensively used by trial participants).

Table 5. Digital deposits made by EGM players signing up for the digital card/app

EGM players	Days of EGM play (number)	Total digital card/app deposits (number)	Days of play per deposit (days)	Total deposits (\$)	Average amount per deposit (\$)
Player 1	29	0	0	0	0
Player 2	32	9	3.6	120.0	13.3
Player 3	4	4	1.0	250.0	62.5
Player 4	90	0	0.0	0	0
Player 5	35	0	0.0	0	0
Player 6	2	0	0.0	0	0
Player 7	1	1	1.0	40.0	40
Player 8	1	1	1.0	50.0	50
Player 9	1	1	1.0	20.0	20
Player 10	2	5	0.4	45.0	9
Average (unweighted)	19.7	2.1	0.8	52.50	19.5
Median (unweighted)	4.0	1.0	0.8	40	13.3

Source: Data supplied by IGT to Liquor & Gaming NSW.

Experiences in using the digital card/app

There were mixed reports about the ease of using the digital card and app. Two participants reported issues with connecting their phones via Bluetooth at the gaming machines. The other two participants did not report any issues.

The three participants who deposited money from their bank account via the app reported that this was an easy process. One participant, who transferred money back to his bank account reported that it took at least 24 hours for the money to appear in his account. This was considered very slow.

Feedback relating to use of the digital card/app are in Table 6.

Table 6. Experiences in using the digital card/app

Theme	Illustrative verbatims
Issues experienced when using the digital card/app	<ul style="list-style-type: none"> <i>It was easy to get the money in, but really hard to use at the machine. It wasn't always scanning the phone. It would take a lot of time on some of them to actually work - it would hang in space there for a while (a Bluetooth issue). I had an Android phone - either a Samsung or a Pixel – it was a reasonably new phone. It wasn't an issue with the phone - it was either the machine or their network. It ended up being easier to go back to cash or the card.</i> <i>I think I only went there 3 or 4 times. I started using the app each time, but by the end of the session I stopped because it was taking too much time.</i> <i>I could log onto the app no problems, but when you were trying to get the machine to recognise it - it's never really that fast anyway, even when using your (physical) card, but it was just taking too long to tap on and tap off.</i> <i>I didn't do it enough to have a problem with tapping on and off.</i>
Positive comments on use of digital card/app	<ul style="list-style-type: none"> <i>It was seamless. I didn't have any problems. There were no disadvantages.</i> <i>There were no problems at all. I didn't use it a lot, but when I did. it was ok. I used it less than half a dozen times.</i> <i>I didn't see any negatives of having it. I enjoyed it. In the back of the app, you could go in and see where you'd won and lost, your profit margin - it kept track of what was going on.</i> <i>I had the occasional issue where Bluetooth wouldn't work, but that's more to do with the venue itself. Once I got the digital card, I didn't carry a normal card.</i>
Confidence in safety and security of the app	<ul style="list-style-type: none"> <i>I felt completely confident in the safety and security of the app. Being a former banker, I believe in the systems that are there.</i>
Experiences with depositing money using app	<ul style="list-style-type: none"> <i>I did a couple of deposits - that part was easy! I was at home to transfer money to the app the day before and on the train on the way in. I didn't transfer while I was in the venue. It was a stock standard \$50.</i> <i>I deposited \$100 to my player account from my bank account. I put money into a Sportsbet account - it was as seamless as that.</i> <i>I deposited money as and when needed. I'd do it in lump sums of \$200-\$300. I'd put in more than I'd spend on the day.</i> <i>During the trial I deposited about twice a week. I'd transfer anywhere between \$100-\$150.</i> <i>I made deposits before I got there - on the way or even the day before.</i>
Use of withdrawal of money back to bank account	<ul style="list-style-type: none"> <i>I didn't transfer back to my bank account. I would use it and was aware of it, but it hadn't occurred to me.</i> <i>I didn't withdraw any money, but I did know there was the option to withdraw money from the account to transfer to your bank - it needs to be there in case you have a big win - it's an absolute must.</i>

Theme	Illustrative verbatims
	<ul style="list-style-type: none"> • <i>I didn't see the 'all' button to withdraw money. There's a bit more education needed - it's key.</i> • <i>I did transfer back to my bank account a couple of times. It did take some time to get to my account - it wasn't super-fast. It was at least 24 hours later that I got the money. I don't have a problem with it taking 24 hours - as long as it gets to the account.</i> • <i>I knew about the withdrawal option. I just cashed out at the cash machine because my bank account wasn't set up.</i>

Awareness and use of harm-minimisation tools

Awareness and use of harm-minimisation tools on the app

Participants taking part in interviews had limited awareness and use of the harm-minimisation tools on the app and reported that they weren't told about all of the app's features – *The only introduction I got was how to put it on my phone – I didn't receive any other info about setting limits etc. There was no training or advice given.*

Only one of the four interviewed participants reported having used the deposit limit feature. None of the participants were aware of the spend limit feature. Only one participant had noticed the 'take a break' feature and the 'GambleAware' helpline number. Two of the participants reported being aware of the transaction history feature and had found it useful.

Participants were supportive of a maximum account balance feature, but felt that the \$5,000 should be reduced.

Two participants suggested that \$1,000 would be a more appropriate limit, one felt that \$3,000 would be better and another suggested that the limit should be consistent with the existing limit for taking cash out of the venue following a win on pokies.

Participants were generally supportive of the 'self-exclusion' option within the app and felt that it would be easier to use this option than to approach a staff member to arrange self-exclusion. However, system data showed that not a single player used this functionality during the trial.

Interviews revealed that more training and information on sign-up to the app would have been beneficial to ensure that users of the app were aware of the harm-minimisation tools.

Feedback relating to harm-minimisation tools is in Table 7.

Table 7. Awareness and use of harm-minimisation tools

Theme	Illustrative verbatims
Deposit limit feature	<ul style="list-style-type: none"> <i>It was easy to put a limit on how much you can add. I put a deposit limit of \$250 on - I think it was per month - to stop myself. Once you have a few beers, it's easy to add more.</i> <i>I wasn't aware there was a deposit limit option. It wouldn't be very useful at all. I keep watch over how much I spend. Do I waste money? Yes of course I do, but it's not a big deal. It would be helpful for others who do have a gambling problem. Those people should set their limit to \$200 per week.</i> <i>I did see that but I didn't use it, but I have very good restraint on how much I gamble.</i>
Spend limit feature	<ul style="list-style-type: none"> <i>I wasn't aware that I could put spend limits on the card. I would use the feature if I was there regularly.</i> <i>I wasn't aware of spend or time limits available on the app.</i>
Take a break	<ul style="list-style-type: none"> <i>Yes, I saw that. If you're being silly, then yes taking a break is good. Any options you can give people to use are good.</i> <i>I'd find it annoying to be locked out - I didn't know the option was there. It should be there though for some people.</i> <i>No I never actually saw that. I took it upon myself to take a break.</i>
GambleAware helpline number and web site	<ul style="list-style-type: none"> <i>I can't recall seeing the GambleAware helpline number.</i> <i>I didn't see the GambleAware helpline number but it's everywhere. I'd expect it to be there.</i> <i>Yes, I saw that on the app but didn't use it.</i>

Theme	Illustrative verbatims
	<ul style="list-style-type: none"> <i>I didn't see it, but that stuff is everywhere - you just block it out.</i>
Transaction history	<ul style="list-style-type: none"> <i>I don't recall seeing a transaction history of deposits.</i> <i>I didn't notice the transaction history on the app. Having a Sportsbet account, it doesn't surprise me, as I get a statement from them every so often.</i> <i>Yes, I saw the transaction history.</i> <i>Yes, I certainly had a look at it. I looked at which machines I was on.</i>
Views on maximum account balance of \$5000	<ul style="list-style-type: none"> <i>I think it's a good feature. I think the limit should be a lot less than \$5,000. It should be \$1,000 - it would make them put it back to their bank account.</i> <i>That \$5,000 probably could come down to \$1,000. It's about a deterrent. \$1,000 would be a good system. If it becomes too clunky, that might deter people more and they'll say, 'I won't bother'.</i> <i>I reckon it should be lower. Depending on how people gamble - if people start doing \$10 bets - their margin is going to be different to others who'll spend 10 cents at a time. If you triple your money and have \$3,000, I wouldn't have a problem with that. That would tell me, I'm locked out because I'm up a couple of thousand dollars - I'd better take that.</i> <i>It should be lower than \$5,000. It would be quite rare to win \$5,000. I think a lot of places have limits on cash out - it should be consistent with that. Same policy as amount to take by cheque rather than cash.</i>
Views on self-exclusion button on app	<ul style="list-style-type: none"> <i>I think people are more likely to self-exclude on an app rather than in person.</i> <i>At the TAB, if you change the limits, there's a minimum time before these things kick in. All of these things are good, as long as the person can't change it on the day. Yes, it should lock your card instantly.</i> <i>If self-exclusion is just for the venue, they can just go somewhere else, but if it's for everywhere, that's good.</i> <i>It's better to have a button than to talk to staff.</i> <i>I didn't see the stop thing - I would have been interested to see how that works.</i> <i>I saw it, but didn't use it. Yes, it's better than seeing a staff member in person. Doing it on the app is a much better option. Some people don't feel confident if they're doing it in person. They'd be more likely to do it on the app if they can't come to terms with telling people in person.</i> <i>Yes, I saw that. I think it's a wonderful feature. The fact that you don't have to speak to anyone, it's happy days. There's been a change in society where you don't want that interaction. If you can do it in your own space and time without feeling judged by someone, it may incentivise someone to take that step earlier than they would if they had to do it in person and feel embarrassed.</i>
More support and education about the app's features needed	<ul style="list-style-type: none"> <i>To get an intro would help to explain that the app allows you to set deposit, time and spend limits.</i> <i>Yes, it would be of benefit to have info/training from staff about the features of the app. One on one would take a long time though.</i>

Use of deposit limits during the trial period

In total, five of the ten EGM players using the digital card/app during the trial interacted with the product feature, which permitted players to set or change a deposit limit (for depositing money from a debit card into their player gaming account).

This feature essentially presented players with an opportunity to restrict their expenditure by limiting the amount of money they could place on their player gaming account using the app. Data from the trial showed that a total of 88 changes were made to deposit limits by the five players. This implied that the five players interacted with this feature of the product, which was controlled via the app.

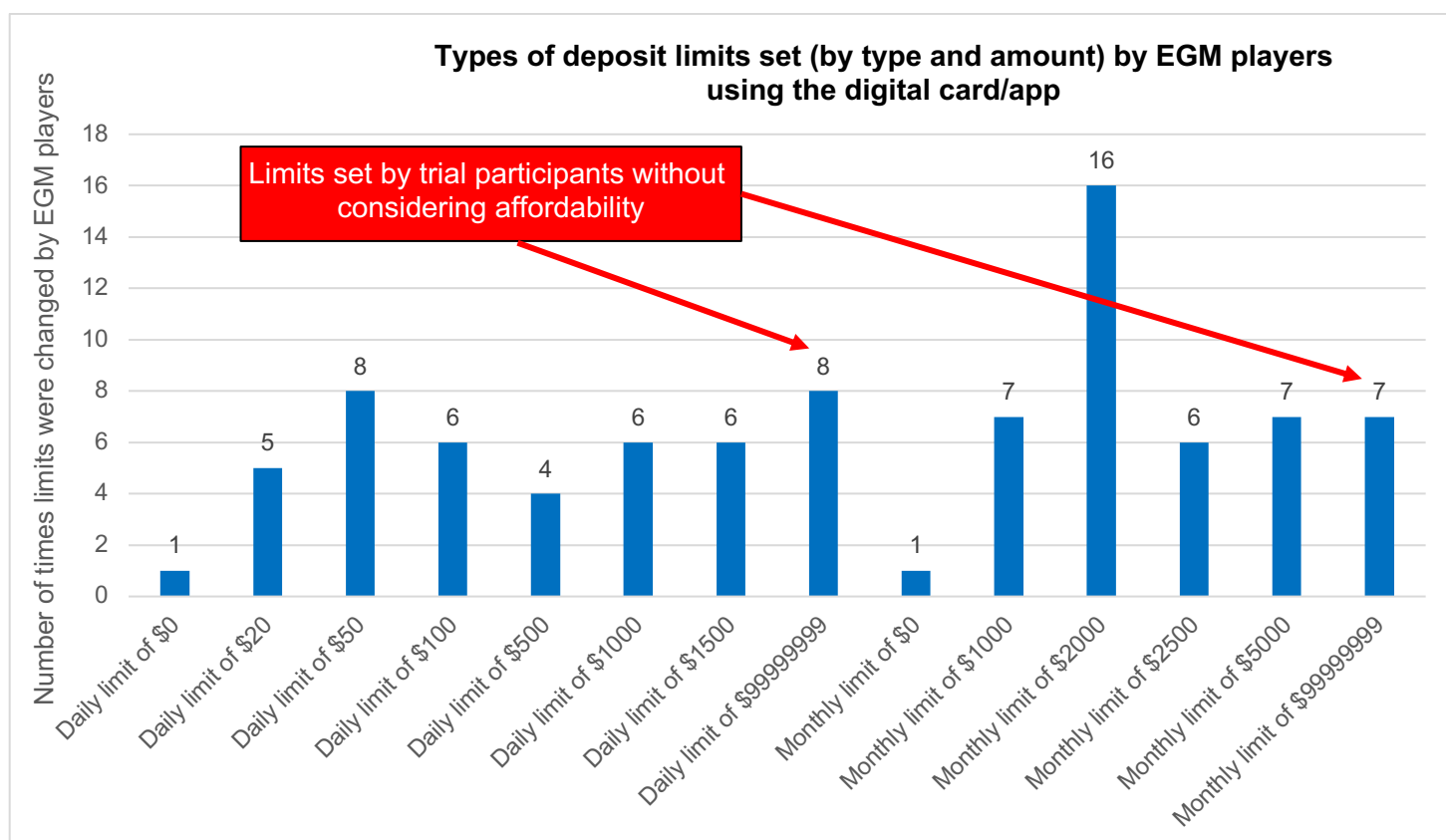
It is also of note that:

- One player changed their deposit limits twice
- One player changed their deposit limits eight times
- Two players changed their deposit limits twelve times
- One player changed their deposit limits 54 times.

The distribution of deposit limits set by type and size is in Figure 4. Data showed that a Monthly limit of \$2,000 was the most common limit set (selected 16 times), as was a Daily limit of either \$50 or \$99,999,999 (with the latter each set 8 times). Of most significance, three of the five players setting deposit limits set a final limit of \$99,999,999 and only two of the five players set a limit of 2,500 and \$5,000.

This may suggest that three of the five players setting deposit limits used a large amount to avoid the limit. In addition, none of the five players reached their selected deposit limit during the trial.

Figure 4. Types of deposit limits set (by type and amount) by EGM players using the digital card/app (n=10 players, n=88 deposit limit changes)



Source: Data supplied by IGT to Liquor & Gaming NSW.

Awareness and views of deposit delay and default deposit amounts

Participants reported not having noticed the five-minute delay in processing deposits. This seemed to be mainly due to participants depositing money prior to entering the club rather than when they were at a gaming machine.

Three of the four participants felt that a longer delay would be more beneficial in reducing gambling harm. Ten minutes to half an hour were deemed more appropriate delay periods.

One participant, however, felt that five minutes was too long and that extending the delay period may only cause people to turn to other options for gambling.

Three of the four participants felt that the minimum default deposit amount should be lower than \$20, with \$10 and \$5 being suggested as alternative minimums. These participants also felt that the \$200 maximum default deposit limit could be reduced to \$100. One participant felt that the default deposit limits should remain as is.

Feedback relating to the deposit delay and default deposit amounts is in Table 8.

Table 8. Awareness and views of deposit delay and default deposit amounts

Theme	Illustrative verbatims
Awareness of 5 minute deposit delay	<ul style="list-style-type: none"> <i>I didn't notice the 5-minute delay between depositing and being able to access money. I'm chuffed if the money comes across the same day!! I'm not wired that way – the 5-minute delay has no impact for me.</i> <i>I didn't notice the 5-minute pending balance. I just did it and an hour later, I used it. It's probably a good feature - if you want to spend a few more bob, you might think, 'no, that's probably enough'.</i>
Views on appropriate length of deposit delay	<ul style="list-style-type: none"> <i>Five minutes is not enough time to think about how much money you've already gone through and how much time you've spent. I think half an hour is going to be a perfect amount of time - enough time to think about what you've just done and whether you need to gamble any more.</i> <i>Even a 10-minute cooling off period might be more advantageous - you'd cool off and think 'I'm down so much, I'm out of here'. I think 10 minutes would be the better one.</i> <i>I think it's too long. My patience level has reduced over the years especially for technology. A minute or a minute and a half is too long. It may just be transferring the issue to online or they may go off and play keno instead. It's different to walking up and going to an ATM because you're occupied with a task, but you're just sitting there and not given anything else to do in that time period - it may incentivise worse behaviour in that time.</i> <i>A 10-minute delay would give them a chance to think about it, but it just depends whether their heads are in the right place. If they use the time to drink more, then it won't have a benefit.</i> <i>I don't think anything more than 5 minutes is going to help. If they're going to have a second thought, it would be 5 minutes or nothing - if they don't have it within 5 minutes, they're not going to have it.</i>
Views on default deposit amounts	<ul style="list-style-type: none"> <i>I like them. I've seen them in the lottery office and TAB - they're good.</i>
Views on whether \$200 is too high/low as a default deposit amount	<ul style="list-style-type: none"> <i>Yes, I think so (limit it to \$100). When people put defaults in, it says this is what we expect most people to do - guide them to a lower level. With inflation - you'd have to keep it up with that. I think \$100 is ok as the highest default limit.</i> <i>I don't have a problem with that. It's more likely to be \$100 for me.</i>
Views on an appropriate lowest default deposit amount	<ul style="list-style-type: none"> <i>I think \$10 should be the lowest option.</i> <i>The deposit lower limit should be as low as \$5. The system has to cater for all. You can't assume that everyone has \$20 to play on poker machines.</i>

Theme	Illustrative verbatims
	<ul style="list-style-type: none"> <li data-bbox="502 280 1380 369">• <i>You could make it \$10 as minimum - it might help make it less tempting to spend more. I see little old ladies at the club - they want to put \$5 in at a time. If they made it \$10, I'd have no problem with that - up to \$100 default.</i> <li data-bbox="502 380 1380 526">• <i>I don't think \$20 is too high (as a minimum default). For different people, it's different amounts. With the cost of living and inflation, \$20 doesn't get you far at Coles or Woollies. Most ATMs are \$50 or \$100 only as standard options. Only some have \$20 as an option. It makes sense to keep it consistent with that.</i>

EGM player comparison of different EGM payment technologies - Digital card/app vs cashless gaming with a card vs cash

Potential of the digital card/app to reduce gambling harm

Interview participants' initial unprompted views revealed that they didn't see that the digital card and app would have much impact in reducing gambling harm, unless the gambling limits applied across all venues and cash was no longer an option. From a security perspective, the app was seen as being more beneficial than cash.

Unprompted views relating to the three forms of gambling are in Table 9.

Table 9. Unprompted views regarding different payment technologies - Digital card/app vs cashless gaming with card vs cash EGM play

Theme	Illustrative verbatims
Gambling harm perspective	<ul style="list-style-type: none"> <i>I don't think the digital card/app going to have much of an impact. You might be able to limit harm when you can limit deposits. At the moment, you can just go back to using card or using cash.</i> <i>Going back to cash to limit gambling harm is not a good option. It's too easy to just put it in the machine.</i> <i>The (physical) card is not good, because you can put all your winnings back in and just walk around constantly whittling it down and top it up with cash. If you went all card with a restriction, it would be ok. The app with the limit would be the same.</i> <i>I don't think they help at all. If anything, it's a nuisance structure getting in the way of things they want to do with their own money. I don't see the point in the damn thing. If they walk down to the CBD Hotel, are they restricted there too or do they get a different digital card?</i>
Convenience perspective	<ul style="list-style-type: none"> <i>For ease of use, the (physical) card is the best, but I'm not sure if you could set limits. I think it's useful to be able to set limits. You still have the problem at the end of the night walking away with cash or a cheque - it's not very good having cash for security.</i> <i>If you got rid of the tagging on/off issues, it would be a good little app.</i>

When asked about which form of gambling was best for ease of budgeting and keeping to limits, three of the four participants reported that the app was best. One participant felt that gaming with cash was better for budgeting.

One participant believed that the app and the physical card were only able to provide an account balance, so rated them the same in terms of ability to account for expenses. This player was not aware of the transaction history feature on the app.

This highlights that a lack of training on the features of the app impacts participant views on its usefulness. Other participants felt that the app was better than cash and the physical card for being able to account for expenses.

Participants reported that the app may be riskier than cash and a physical card in being able to maintain control over gambling, as it was seen as being easy to continually access money from a bank account without having to leave the gaming machine.

Participants felt that expenditure salience was higher with the app due to the ability to see a transaction history.

There were mixed views on which form of gambling had an 'easy money effect'. Some participants felt that it was easier to keep spending money with the physical card than the app due to the lack of information about transaction history with the physical card. One participant felt that the 'easy money effect' was greatest with the app.

Overall, views were also mixed as to which form of gambling presented the highest risk of harm. One participant felt that the restrictions available in the app made it less risky from a gambling harm perspective than cash or physical card.

Other participants, however, felt that the app posed a higher risk of harm because it provided the easiest way to access money. The process of having to leave the gaming machine to go to an ATM was seen as being beneficial in providing a gambler with time to think about their actions.

Illustrative verbatims are in Table 10.

Table 10. Prompted views regarding the potential of different payment technologies to minimise gambling harm

Theme	Illustrative verbatims
Ease of budgeting and keeping to limits	<ul style="list-style-type: none"> <i>There's no budgeting with the (physical) card. Because you're topping it up with cash, it's too easy. Whereas on the app, you know how much you've put in. If you can top up with cash, you've lost the benefits of it.</i> <i>I think the app is better for being able to budget - there's nothing budgetary about the card (because of the cash involvement).</i> <i>It's easier to spend more money than you can afford with the physical card because you can just top it up with cash. The app has a limit which you're restricted by.</i> <i>The app is easier to budget 100%. It didn't matter if you transfer from your bank account or use cash, the app was doing all the calculations for you. I found it excellent for budgeting because I knew where I stood for the entire month. The app was way way better than the card. I could see the advantages, but I can see for other people it may be a disadvantage to have so much easy access to cash.</i> <i>Cash is better for budgeting. It's not readily available these days. Gambling is one of the few reasons to carry cash.</i>
Being able to account for expenses	<ul style="list-style-type: none"> <i>I think they're both (app and physical card) as bad when it comes to that. It's just a balance that comes up.</i> <i>When you use cash, you don't have a record of what's going in. With the app, I could see how much I put in this month - you could see whether you're ahead for the month.</i> <i>It's easier to check the balance because you can check it from anywhere.</i>
Control over gambling	<ul style="list-style-type: none"> <i>The negative was having it connected to bank account made it very easy to want to keep putting money in. It's so accessible being connected to a bank account. I could see how it could cause a bigger issue for some people.</i> <i>If you've got it attached to a bank account, you could sit there for hours and hours without leaving the machine. Just keep loading the money up.</i>
Expenditure salience	<ul style="list-style-type: none"> <i>Cash without a doubt is easiest for spending without thinking. If they were fair dinkum, they might get rid of ATM machines out of clubs. The physical card is next easiest. The digital card and app is least easy.</i> <i>The best part about the app was that I could track what I was spending. With the card. I could look at my bank account and think, 'Did I spend that on machines, or food or drinks?' With the app you can see it all.</i>

Theme	Illustrative verbatims
Money tokenisation/easy money effect	<ul style="list-style-type: none"> <i>I'd say the (physical) card has the easy money effect more so than the app. They made it so difficult to get money out of the app because of the tap on/tap off problems.</i> <i>The easy money effect was greater with the physical card because it's way easier to spend more money. It's easier to budget when using the app. The physical card - you can't see how much you've put in and how much you've spent. If I've spent 5 hours there, by the end I wouldn't know until the next day how much I've put through the physical card. Each time you tap a machine - you can go into history to see what you've done for the day. With the physical card, I'd be like, 'Oh I'll throw another \$50 in'. To tap the machine, you have the app open and the history is right there.</i> <i>The digital space is worse. Because it's not in your hand, it becomes a lot simpler to spend. Although for older people, digital may be a lot harder.</i>
Overall gambling harm	<ul style="list-style-type: none"> <i>Risk ratings out of 10 for each type: Cash: 5/10 risk for me as the reality is that cash is dying and it's harder to get. There are at least safety features in place. The physical card is a 5 or 6 out of 10 - a little bit more than cash. The digital card/app is a 7 or 8 because it's so easy being digital - you can transfer money with a flick of a button. I'd just transfer before I get there to avoid having to wait the 5 minutes.</i> <i>Absolutely (there could be harm with the digital card/app) because it's too easy - if your pay has gone in, it's easy. I can sit here and do it while I'm talking to you. No physical exertion is required like there is to go to an ATM.</i> <i>I think the digital card is more risky. It forces you to think through the behaviour if you have to withdraw from the ATM. If you're tapping and going, you lose that perspective on how much you've spent.</i> <i>It's 100% easier to spend more using the digital card because it's so readily done rather than leaving and going to the ATM. There's not that physical separation - you can just grab your phone out of your pocket and transfer more.</i> <i>Using the (physical) card still makes you think about how much to draw down each time. Making a deposit is a separate thought process – it encourages a bit more thinking than just adding cash to a machine. How much to transfer from the card/app to the machine is a second point where you can question your choices.</i> <i>Probably the digital card is best for minimising harm. Because there's restrictions on it. I guess that would be the most beneficial for that, however, it will annoy so many people... I don't think anyone wants to be restricted in how they spend THEIR money.</i> <i>I'd prefer using the kiosk - load the cash in there. I'd rather a debit card thing that's loaded to a certain limit. Like you get a gift card with \$100 - once you've spent it, that's it.</i>

Views on consumer convenience of the digital card/app

Participants agreed that the app was superior to a physical card or cash from a security perspective. However, one participant believed that there is a risk with the app in the event of a security breach.

Three of the four participants agreed that the app was the most convenient of the three forms of gambling. One participant felt that cash was the most convenient and that the app was the least convenient (because of issues with tapping on and off).

One participant reported that mobility around the venue was easiest with the app. Two others felt that the physical card was slightly easier.

When asked whether they felt the digital card and app could be used for crime and fraud, all participants felt that this was a possibility.

Illustrative verbatims are in Table 11.

Table 11. Prompted views relating to consumer convenience

Theme	Illustrative verbatims
Security, safety and privacy	<ul style="list-style-type: none"> <i>The app is better. Anyone could be watching you enter your PIN with your card. Anyone could forget their card in the machine and that could be your money gone pretty quickly. You're less likely to leave your phone behind. The app feels more secure.</i> <i>I felt it was a lot safer on the phone, with facial recognition etc. I had a lot of confidence in the security of the app. Knowing that my phone would lock and they couldn't access it made me feel much more secure.</i> <i>For me, I believe the app is very safe. With the physical card, I didn't feel as safe.</i> <i>From a cash perspective, you're limited to what you physically have on you although it's visible to others. You're more susceptible to greater damage or harm in the digital space - look at breaches and issues that have occurred with big banks. What level of data is maintained by the venue?</i>
Transactional convenience	<ul style="list-style-type: none"> <i>The physical card was more convenient than the app, but cash is by far the easiest.</i> <i>The app was totally more convenient - I loved the whole way it worked. I didn't have to carry the card with me. It was already loaded up on my phone. It was easy to walk in, Bluetooth it, rather than spit out a ticket and go to the other machine to get the winnings out.</i> <i>Not a lot of card readers pick up the (physical) card the first time. It will say 'incorrect card read', so you have to take it out, put it back in, put a PIN in. You don't have to worry about the PIN with the app.</i> <i>When you have the normal physical card, it's a bit of an inconvenience when you go to get a drink - I'm quite social, so going to bar etc. is quite cumbersome with a physical card. It's more seamless with a digital card.</i>
Mobility around venue	<ul style="list-style-type: none"> <i>Putting a PIN number in for a card or tagging on with the app - they're kind of similar, but the card is a bit quicker.</i> <i>It's much easier to move around the club with the app.</i> <i>The physical card is easier, but there's not much between the three - not more than a couple of seconds here and there.</i>
Comments on bank statements	<ul style="list-style-type: none"> <i>No-one else sees my bank statements, so stating 'Club York' is fine. If the bank statement said, 'Club York - poker machine player account', it wouldn't look good for any loan applications. I think it would be sensitive for players to have that much information on the bank statement.</i>

Theme	Illustrative verbatims
Views on whether the digital card and app could be used for crime and fraud	<ul style="list-style-type: none"> <i>It would stop the ones where they're laundering money through the pokies - the money would have to come from a bank account. I thought that was the main point of cashless gaming - to reduce money laundering.</i> <i>I'm a strong believer that if there's a way to commit a crime, they'll find a way.</i> <i>I think everything is open to crime and fraud. It may create prevention measures in the current form, but it will evolve.</i>

Overall preference for cash vs physical card vs digital card and app

Two participants expressed an overall preference for the digital card and app, one expressed a preference for cash and the other expressed a preference for all three options to be available.

Comments are in Table 12.

Table 12. Overall preferences for cash vs physical card vs digital card and app

Theme	Illustrative verbatims
Preference for digital card and app	<ul style="list-style-type: none"> <i>There's more information in the app, it's more secure and you can do a lot more with it. I think the mobile app is the better option (over the card). It helps take away the downside risks for people.</i> <i>I'm happy to have any of my gambling through an app so I can see exactly what I'm doing and where I stand. I can change my limits - I'm in control of everything I do on the app. The app records everything I do.</i> <i>At the rate, ATMs are shutting down, we're going to be there anyway. It's more convenient to sit at a machine and do it.</i>
Other preferences	<ul style="list-style-type: none"> <i>I'm in an age bracket where technology and me are not real good friends. I've been around when cash is the best thing. For gambling, cash is for me.</i> <i>I prefer not to be restricted one way or another - to use cash or card rather than be forced one way or another. A mixture of all three methods of gambling would be wonderful.</i>

Self-reported EGM player behaviour change during the trial of the digital card/app

Qualitative feedback

Three of the four participants deposited money directly from their bank account via the app, whereas the other participant used cash to load up the digital card (due to problems setting up his bank account in the app).

Three of the four participants reported no change in the number of breaks taken when on the trial. One participant reported that using the app led him to take more breaks, as it made him aware of the amount of time he'd spent at the gaming machines.

Two participants reported checking their account balance more frequently because it was easier to do so with the app than with the physical card. One participant reported spending less money on the pokies while using the app because of the ability to clearly see where they stood financially for the month.

All participants also reported concurrently using cash at the gaming machines while participating in the trial.

Comments are in Table 13.

Table 13. EGM player behaviour change during the trial of the digital card/app

Theme	Illustrative verbatims
Sources of cash	<ul style="list-style-type: none"> <i>There was no change in the way I access money. I'd get the cash before I went, rather than use the ATM at the venue. I pulled money out of my wallet to add to the card.</i> <i>I was at work when I deposited the money to my player account.</i>
Taking breaks	<ul style="list-style-type: none"> <i>I don't think it changed my behaviour – I'd still meet a mate, have a few drinks and play the pokies.</i> <i>There was no difference in breaks.</i> <i>I had a lot more rest time using the app than I used to, because it tracks how many minutes you're playing. It said on this day 'you played for 7 minutes here, then 45 minutes there'. I go there with other people and I'd think 'hang on, I spent an hour on the machines rather than being with my mates!'. It made me realise I was being anti-social to spend a third or half the time on the machines rather than chatting to my mates. When I had the physical card, you'd sit there for hours - there's no clocks in there and it's easy to lose track of time. The app gave me much more time perspective of how long I was spending at the machines.</i> <i>No difference.</i>
Checking account balances	<ul style="list-style-type: none"> <i>I don't recall ever seeing a list of transactions - how much was spent on each machine.</i> <i>No change - I knew what would be in there.</i> <i>I spent a lot less on the ding dings with the app than the physical card. Because of the history for the day and the month - it outlined exactly where I was at. I knew halfway through the month whether I was on budget or in profit. With the physical card, I would have had to guess where I was at, but not being totally positive. I'd check the app every day, multiple times a day. I'd look at the balance and the history.</i> <i>There's a lot more chance you'd check your balance with the app - it's just there and it's easy. It's more difficult with a physical membership card to check</i>

Theme	Illustrative verbatims
	<i>your balance. I never looked into how to check the balance of the physical card.</i>
Use of cash gaming during trial	<ul style="list-style-type: none"> <i>I found that if I didn't want to use the digital card, I'd just use my own cash... It's simpler than using the card.</i> <i>I used probably \$200 or \$300 in cash and \$100 used via the app. Cash is just easier.</i> <i>If I had cash on me, I'd use the cash. Cash would have still out-numbered it- probably 60-40 towards cash. If I had cash in my hand - I was like 'Oh well, I'll just put cash in the machine instead' because it was convenient and it was on me.</i> <i>I used cash a couple of times during the trial.</i> <i>I stuck to cash to load up my account because I didn't know how to go back and fix the bank account issue. I mainly just used the digital card, rather than the app. I was quite comfortable tapping in and out.</i>
Amount stored on account	<ul style="list-style-type: none"> <i>I stored a lot of the balance – Maybe \$500 to \$2,000. When I had the physical card, I wouldn't store anything on it at all. If I ever lost the card, they could use it.</i>

Insights from system data – Change in the balance kept on player gaming accounts

System data showed that only six players had historical player gaming account data to allow a comparison of their account balances before versus during the trial (Players 1 to 6). Players 7 to 10 only signed up for a cashless player gaming account after the trial had commenced.

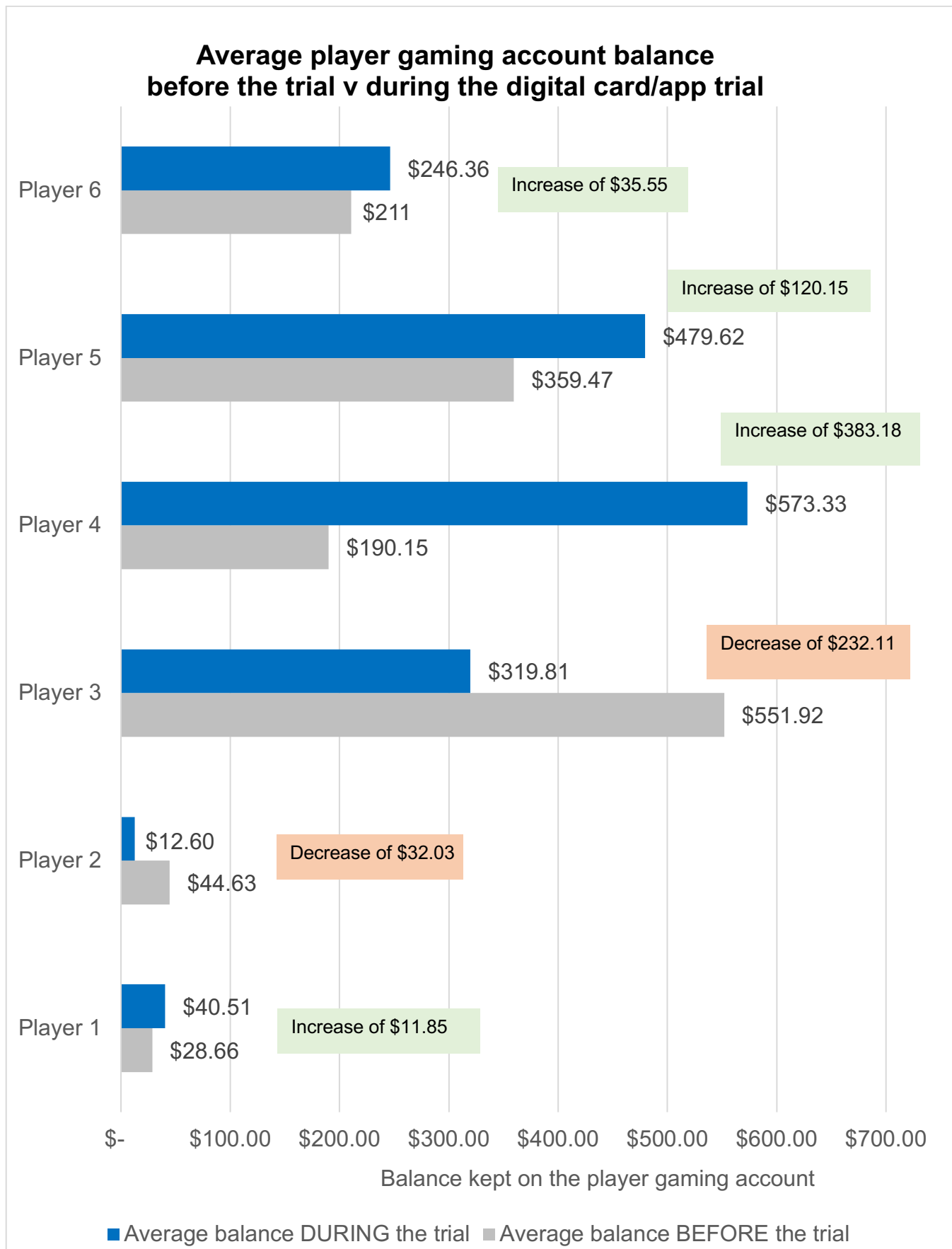
As shown in Figure 5, of the six players with historical data, four players increased the amount kept on their card (the balance) and two decreased the amount, when comparing balances before versus during the digital card/app trial.

While causality cannot be assumed, it is plausible that increases may be in part due to the ease of depositing money into the player gaming account using the digital card/app deposit feature.

However, it is not possible to conclude this definitely, given the small sample, the limited deposits made and because it was not possible to control for other variables given the small number of trial participants. In addition, gaming expenditure can change seasonally and may explain any observed trends.

It is also of note that two of the ten players increased the amount they kept as an average balance on the card by an amount greater than \$100 (Respectively, an increase of \$120.15 and \$383.18).

Figure 5. Average player gaming account balance before the trial v during the digital card/app trial (n=6)



Source: Data supplied by IGT to Liquor & Gaming NSW.

Insights from system data – Change in the money spent on EGM play per day

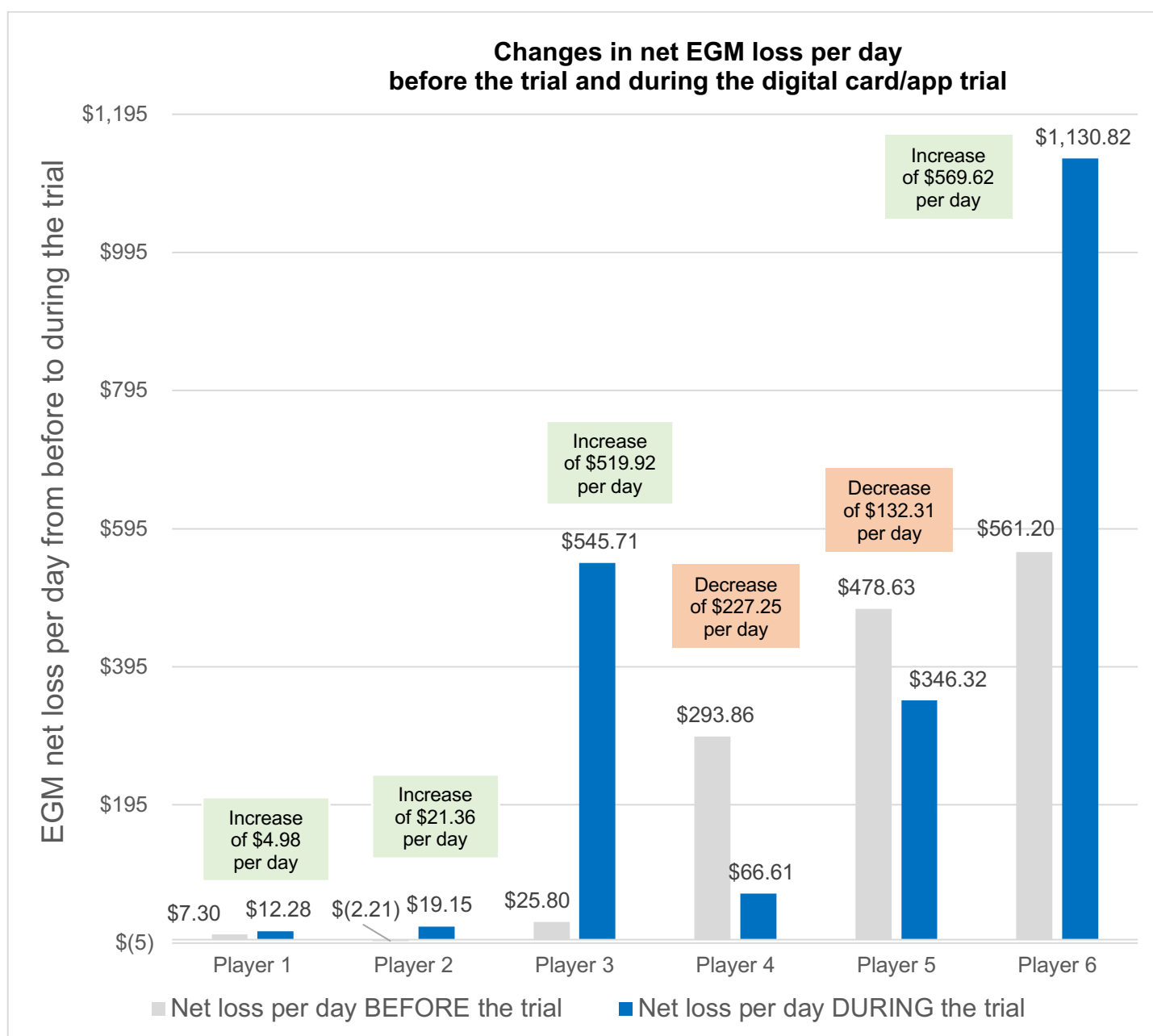
Changes in net EGM spend per day before the trial and during the digital card/app trial (EGM wins are in brackets) are in Figure 6. This is based on only six EGM players, given that four of the ten EGM players using the digital card/app had no historical EGM expenditure data on their player gaming account.

Of the six players, four increased their average net EGM loss comparing the pre-trial period to during the trial. Play periods for these players were equalised across the two periods of time to allow this comparison.

The two largest increases in net EGM loss were for Player 3 (a loss of an additional \$519.92 per day) and Player 6 (a loss of an additional \$569.62 per day).

Once again, it is not possible to attribute use of the digital card/app to the observed change in player EGM loss, as many factors cannot be controlled for in such a small sample.

Figure 6. Changes in net EGM loss per day before the trial and during the digital card/app trial (EGM wins are in brackets) (n=6)



Source: Data supplied by IGT to Liquor & Gaming NSW.

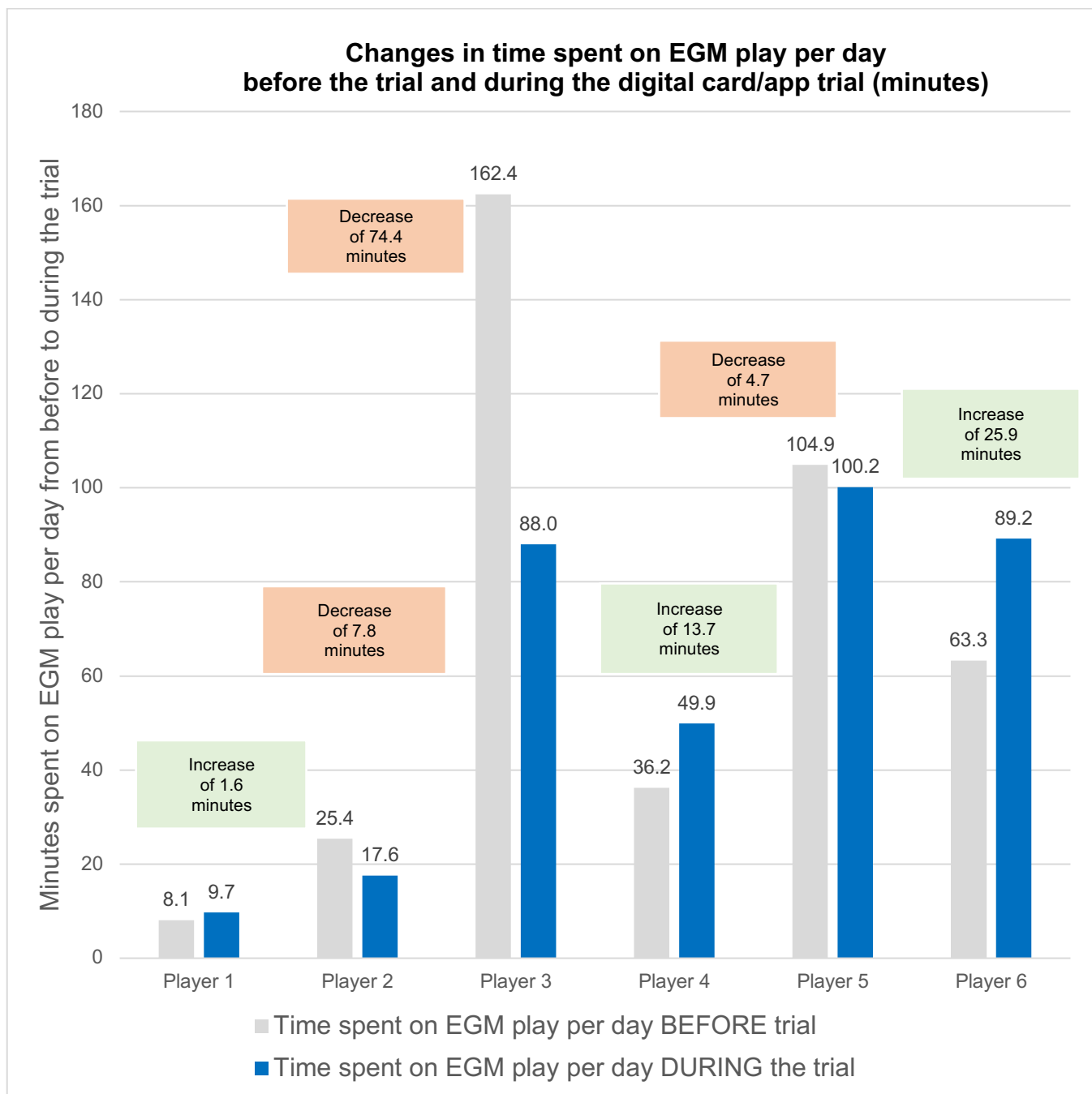
Insights from system data – Change in the time spent on EGM play per day

Changes in the time spent on EGM play per day before the trial compared to during the trial is in Figure 7. Data showed that three players increased the time they spent on EGM play during the trial. One player increased the time spent by only 1.6 minutes, one player increased the time spent by 13.7 minutes and one player increased the time spent by 25.9 minutes.

Once again, changes should be considered indicative only, given the small sample and the difficulty of controlling the many other variables that may influence changes in the time spent on EGM play.

Overall, however, data may suggest few changes in the time spent on play by the six players with available data.

Figure 7. Changes in time spent on EGM play per day before the trial and during the digital card/app trial (in minutes) (n=6)



Source: Data supplied by IGT to Liquor & Gaming NSW.

EGM player suggestions about how to further improve the digital card/app for EGM play

Participants provided a number of harm minimisation suggestions relating to possible future use of a digital card and app. Two of the suggestions were actually already features of the app that the participants were unaware of.

Suggestions included:

- Elimination of an option for a daily deposit limit in favour of a longer period of time (e.g., fortnightly or monthly)
- Highlighting daily losses on the app
- Highlighting time spent on each gambling session
- Information about how much each machine has taken in and paid out in the last 24 hours
- Not allowing direct deposits to the app – reverting to cash deposits to make the process more difficult
- Targeted messaging based on analysis of player behaviour
- Users having to opt out of harm-minimisation tools rather than opting in.

Participant suggestions are in Table 14.

Table 14. Participant suggestions about how to further improve digital card/app

Theme	Illustrative verbatims
Longer duration for deposit limits	<ul style="list-style-type: none"> • <i>I think you should stipulate that a deposit limit needs to be set and it needs to be longer than a day - It might stop them from going every day.</i>
Showing losses	<ul style="list-style-type: none"> • <i>Making it clear to an individual how much they have spent on a daily basis would be good. At least they can see how much they didn't have to lose. It would be shocking enough.</i>
Information on time spent on pokies	<ul style="list-style-type: none"> • <i>Telling them how much they spent on the last session or this session, or how long you've gambled for this session. Time is important.</i>
Messaging to minimise harm	<ul style="list-style-type: none"> • <i>If most people make X number of transactions, have a flag to say, 'this person has exceeded the usual standard player behaviour'. A message to say, 'We've noticed a change in your behaviour today'. Something that is targeted to the individual player and their behaviour.</i>
Opt in as default	<ul style="list-style-type: none"> • <i>A lot of it should be opt out clauses - you're already opted in for all the features to start with.</i>
Digital card needs to work throughout the venue	<ul style="list-style-type: none"> • <i>When I'd go to buy a drink, they didn't have Bluetooth there to do that. The card only works for the gambling - so you couldn't get members' price for the drinks and restaurant. It needs to work everywhere.</i>

EGM player views on mandatory limits in a digital card/app

When asked whether they felt that all gamblers should be required to set a deposit limit, participants agreed that it was a good idea, although one expressed the view that it may result in gamblers resorting to unregulated gambling.

Views were mixed regarding the idea of a default upper maximum deposit limit. While some participants felt that it involved too much government intervention, others felt that it was reasonable if there was an option for individuals to apply for a higher limit based on their circumstances.

One participant commented that - *Unless it's statewide, it's pointless. It needs to apply to every venue, otherwise you can go from one pub to another and the limit doesn't apply.*

Participants had mixed views about which type of limit (deposit, spend or time limits) would be most effective in minimising gambling harm. Participants did, however, feel that daily limits were not as effective as longer-term limits such as fortnightly or monthly limits.

Two participants felt that a \$1,000 default maximum deposit limit would be appropriate, while another felt that \$200-\$300 was more appropriate (but only if there was no access to cash gambling). The concept of conducting affordability checks for gamblers who wished to exceed a default deposit limit was also generally accepted by the four participants.

Illustrative verbatims are in Table 15.

Table 15. Views on the introduction of mandatory limits for all gamblers to apply to a future digital card/app

Theme	Illustrative verbatims
Should everyone be required to set a deposit limit?	<ul style="list-style-type: none"> <i>It is a good thing to make people set a deposit limit. It's about education. If you put a \$1000 limit, it makes you realise, 'Gee I've spent \$1,000'.</i> <i>If people have the gambling bug, I'm sure they would go to other gambling (if they reach their limits).</i> <i>Yes, I agree there should be a limit that people can set themselves. All the other apps are doing it - like the horse racing ones are setting limits. Setting a limit is a very good thing. If the government said we require everyone to set a limit, I wouldn't have a problem with it.</i> <i>A deposit limit is a no brainer – they should look at everyone putting a deposit limit in. It just helps to ensure you're not going above your means.</i>
Views on a default maximum deposit limit	<ul style="list-style-type: none"> <i>You don't want the government to have a say in everything you do.</i> <i>Most people, if they have a desire to gamble, will find a workaround.</i> <i>I think the deposit limit should be set by the government. If someone has a desire to go above the limit, there should be a mechanism for them to apply for that as well.</i>
Views on types of limits (deposit, spend and time)	<ul style="list-style-type: none"> <i>I think a spend limit would be better. If I'm just going for one day out of 6 months, you can put more deposits in over that time.</i> <i>A spend limit is better, but if you can add cash to the machine any other way, it won't work.</i> <i>A money limit, yes, but a time limit - I don't think that's necessary. You might be a person who plays 10 cents a go and sits there for 3 hours.</i> <i>No, they shouldn't require people to set an expenditure limit. It's my money and I'll spend it how I like and over what period I like.</i>

Theme	Illustrative verbatims
	<ul style="list-style-type: none"> • <i>Depending on the person and their income, \$1000 is probably good for the majority of the population, but there will be some that can afford to spend \$5,000 per week.</i> • <i>It's not a bad idea (to require people to set both deposit and expenditure limits). People with a problem will just set a \$10k limit.</i>
Views on affordability checks if gamblers want to exceed deposit limit	<ul style="list-style-type: none"> • <i>It would be a useful thing. If you're going to be a high roller and put in an application, it should be no problem. Some people might get their money illegally - it would help with money laundering.</i> • <i>I have no issues with the concept – it needs to be backed up by data and research. I think there's a lack of faith in the government, so I don't know whether it would be accepted.</i>

SECTION 2 - EGM player feedback on the digital card/app from the baseline survey

Caution to readers

Findings are based on evaluation of a trial with only a very small sample of participants.
As such, findings should be interpreted with **extreme caution**.

EGM player survey feedback on the digital card/app under trial at Club York

A total of 14 trial participants completed a baseline survey which provided some feedback on the digital card/app product under trial.

Accordingly, following are results from the first survey based on the sample of 14 participants. The survey was completed within around two to three weeks of signing up for the digital card/app. Other more detailed survey questions and responses are in Appendix B.

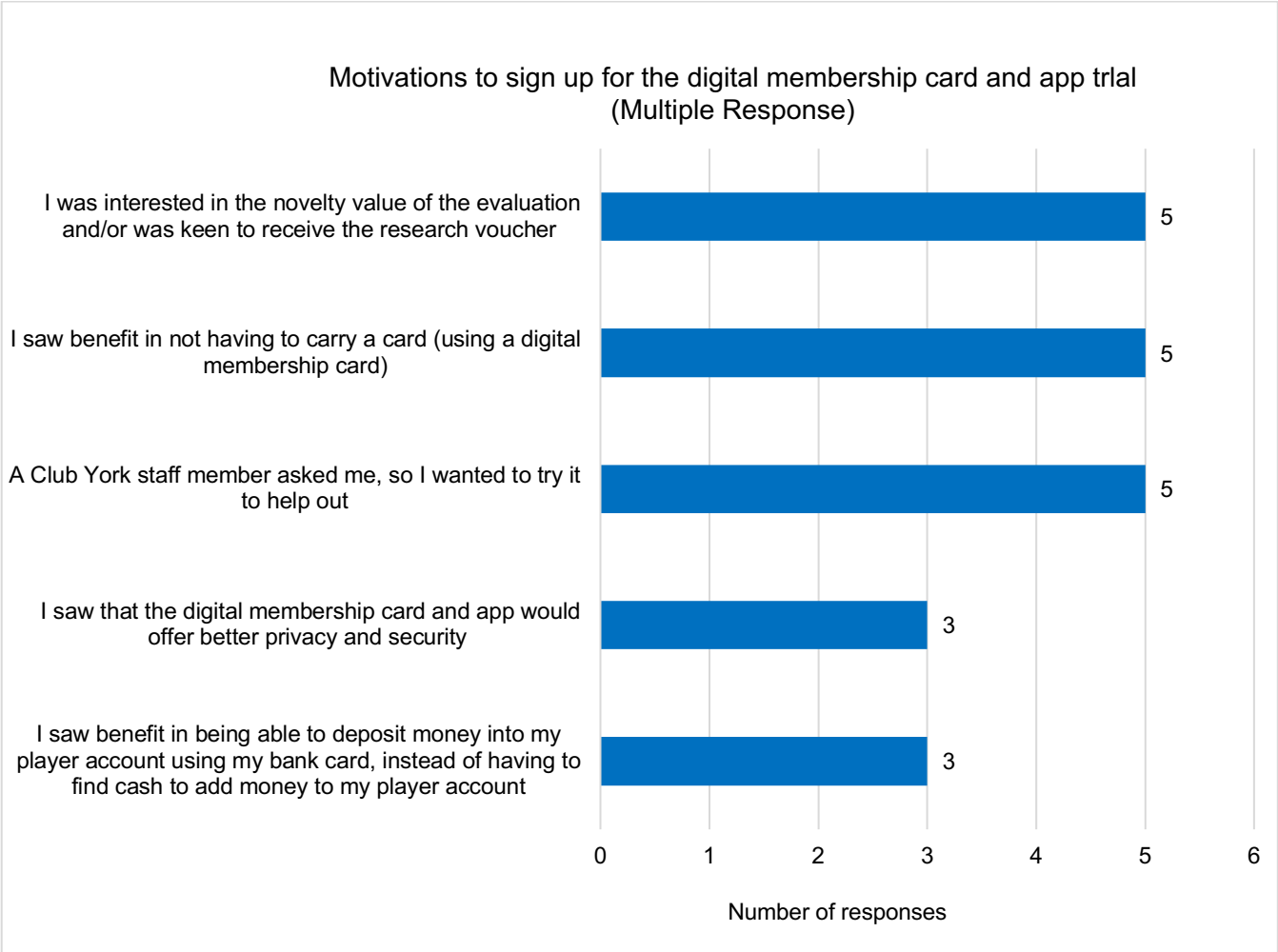
Motivations to sign up for the digital card/app trial

Respondents were asked to select up to two responses (out of a set of 6) to indicate their main motivations to sign up for the digital card/app trial (Figure 8).

The top three reported motivations were being interested in the novelty value of the evaluation or the research voucher (5 respondents), seeing benefit in the digital membership card (5 responses) and because respondents wanted to support club staff (5 responses). These may highlight some perceived benefits of signing up to the trial.

Also of note, no respondents selected the response 'Using my bank card made it easier to put a much higher amount of money into my player gaming account to use for pokies'.

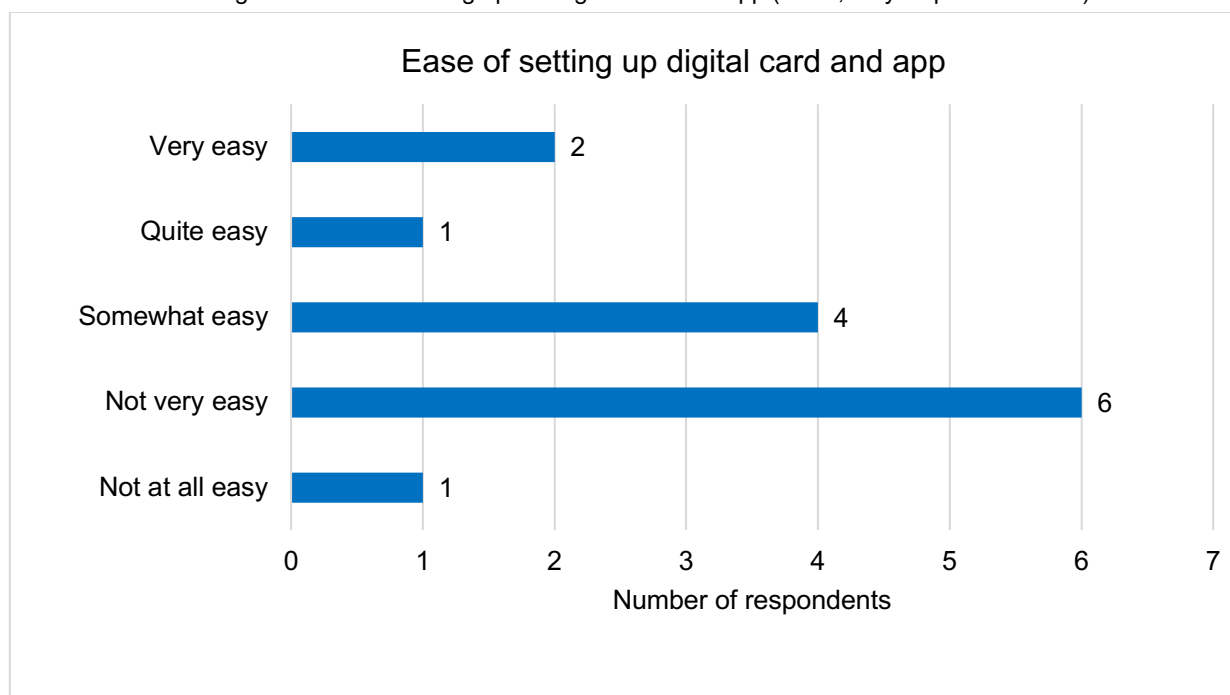
Figure 8. Motivations to sign up for the digital membership card and app trial (N=14, May-September 2023)



Ease of setting up digital card/app and reported issues

The perceived ease of setting up the digital card and app was mixed (Figure 9). Feedback shows that 7 of the 14 respondents found it very/quite or somewhat easy to set up the digital card/app, while the other 7 found it not very easy/not at all easy.

Figure 9. Ease of setting up the digital card and app (N=14, May-September 2023)



Respondents were also asked in the survey whether they experienced any issues or difficulties when downloading and setting up the app associated with the digital membership card and if so, to describe the issues.

Seven of the respondents reported having experienced issues or difficulties.

The reasons specified included:

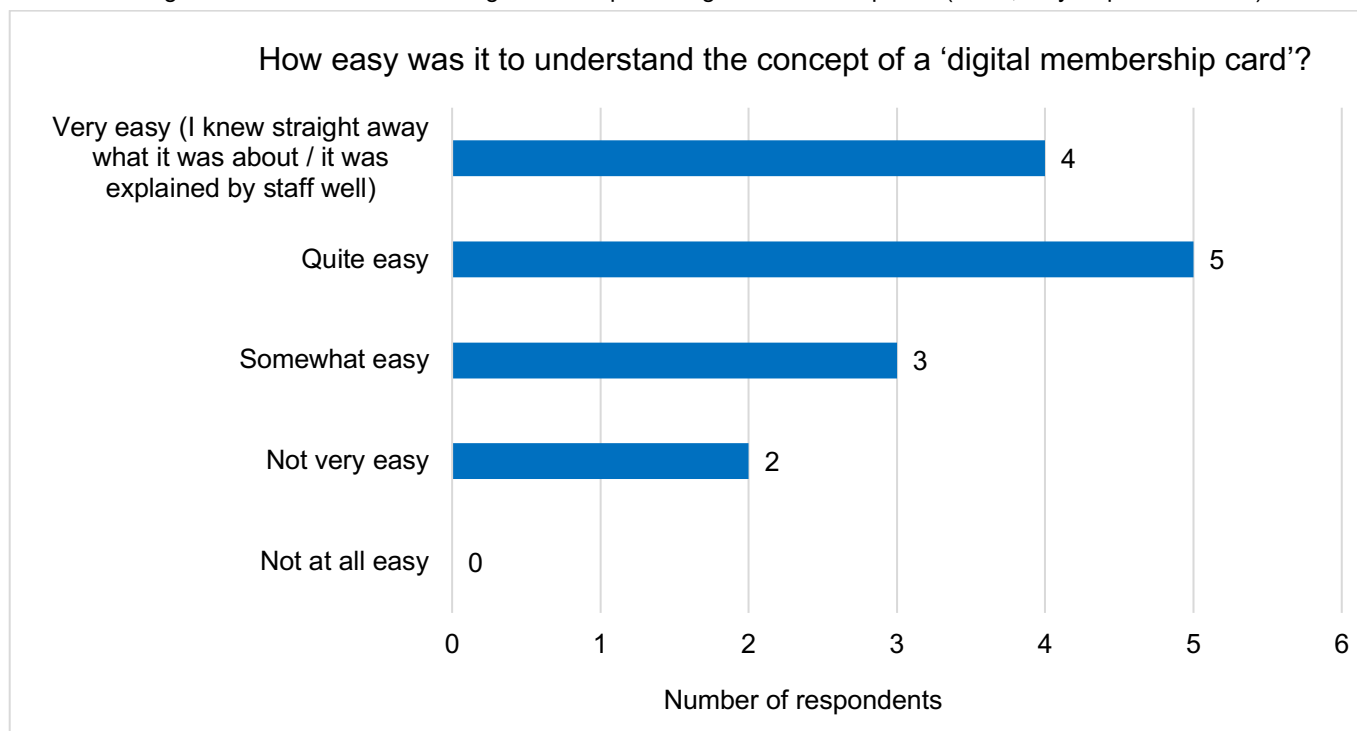
- *I could not get the app to connect. Had to see staff for help.*
- *The first day there was no-one to help connect the app. Linking the account was difficult (more training was required). Bank account set-up was difficult - seemed to be rectified a few days later.*
- *It doesn't recognise my PIN now and it's now not working.*
- *It required assistance from the staff.*
- *I was not able to connect successfully the first time.*
- *The time to transfer money (was too long).*
- *It was too hard.*

Ease of understanding digital membership card and how the app worked

A total of 12 of the 14 respondents reported finding it somewhat/quite/very easy to understand the concept of a digital membership card when it was initially introduced to the players by the venue (Figure 10).

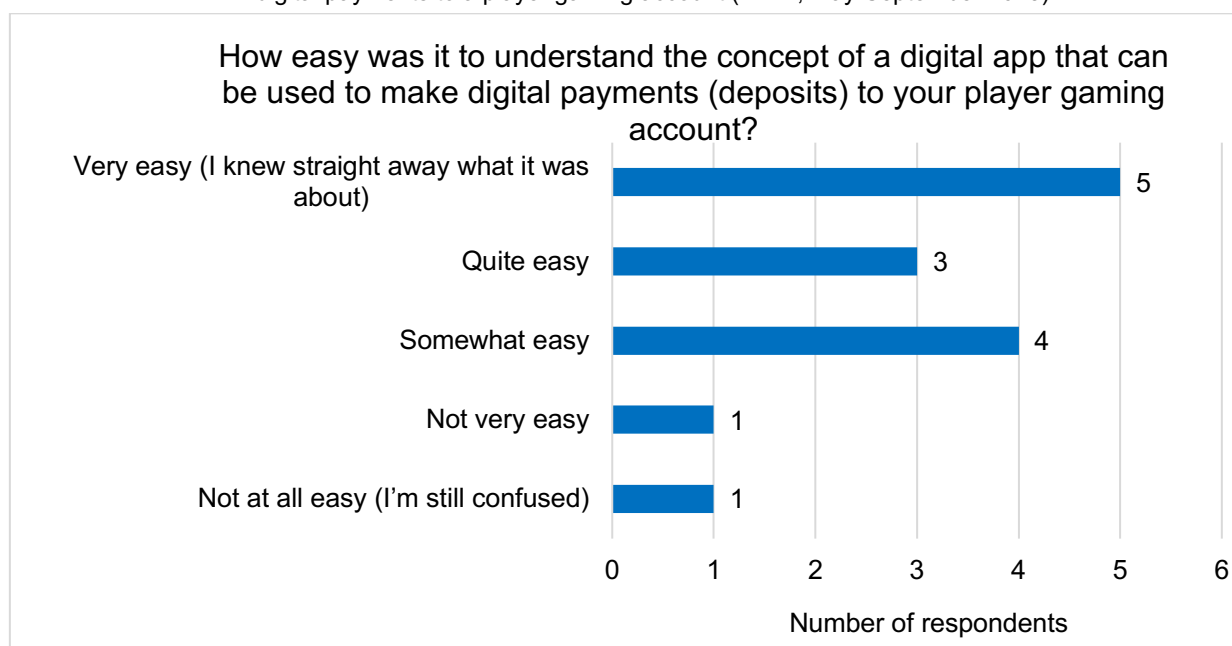
Only two respondents found it 'not very easy'.

Figure 10. Ease of understanding the concept of a digital membership card (N=14, May-September 2023)



A total of 12 of the 14 respondents reported finding it somewhat/quite/very easy to understand the concept of a digital app that can be used to make digital payments to their player gaming account (Figure 11). Only two respondents reported finding it not very easy/not at all easy.

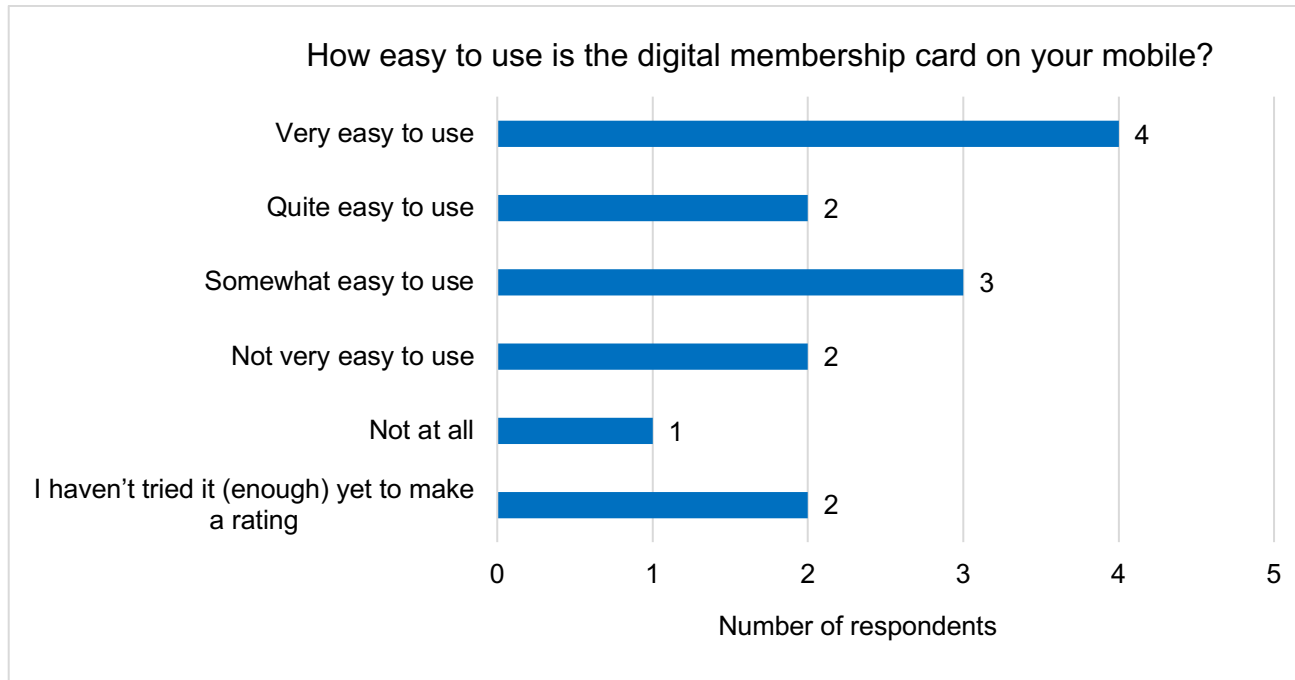
Figure 11. Ease of understanding the concept of a digital app that can be used to make digital payments to a player gaming account (N=14, May-September 2023)



Ease of use of the digital membership card on a smartphone

A total of 9 of the 14 respondents reported finding it somewhat/quite/very easy to use the digital membership card on their smartphone (Figure 12). Three respondents found it not very/not at all easy to use. Two hadn't tried it enough to make a rating.

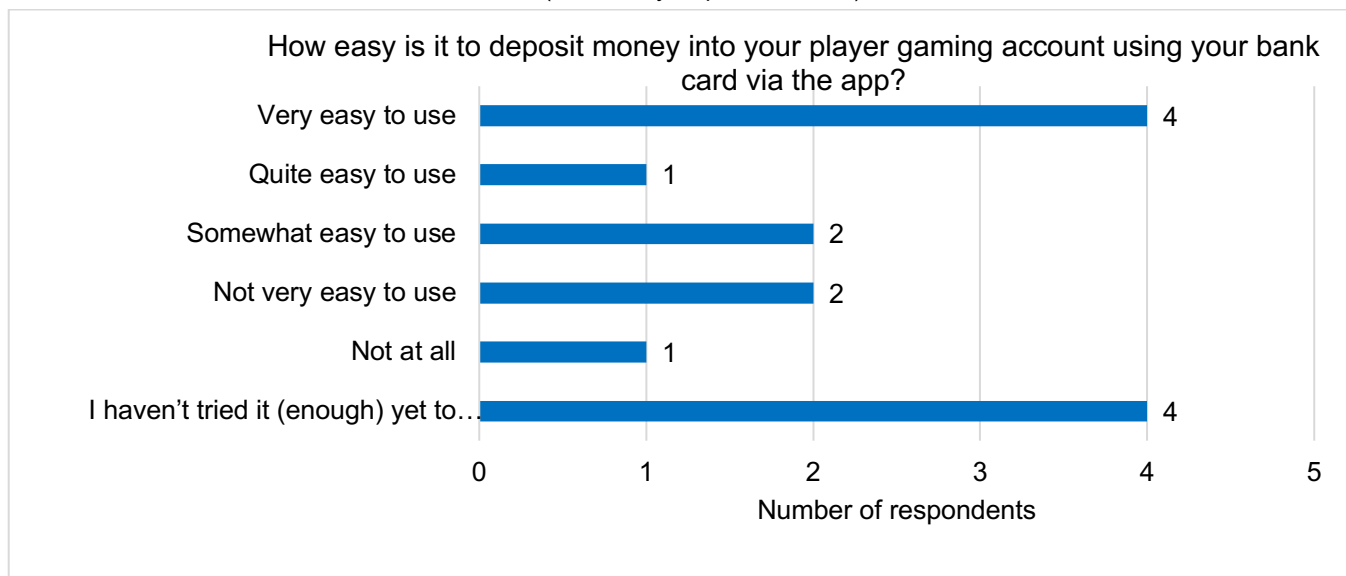
Figure 12. Ease of using the digital membership card on a mobile phone (N=14, May-September 2023)



Ease of depositing money into player gaming accounts using the digital card/app

A total of 7 of the 14 respondents found it somewhat/quite/very easy to deposit money into their player gaming account using their bank card via the app (Figure 13). Three respondents found it not very/not at all easy to use. Four respondents hadn't tried it enough to make a rating.

Figure 13. Ease of depositing money to player gaming account using a bank card via the app (N=14, May-September 2023)



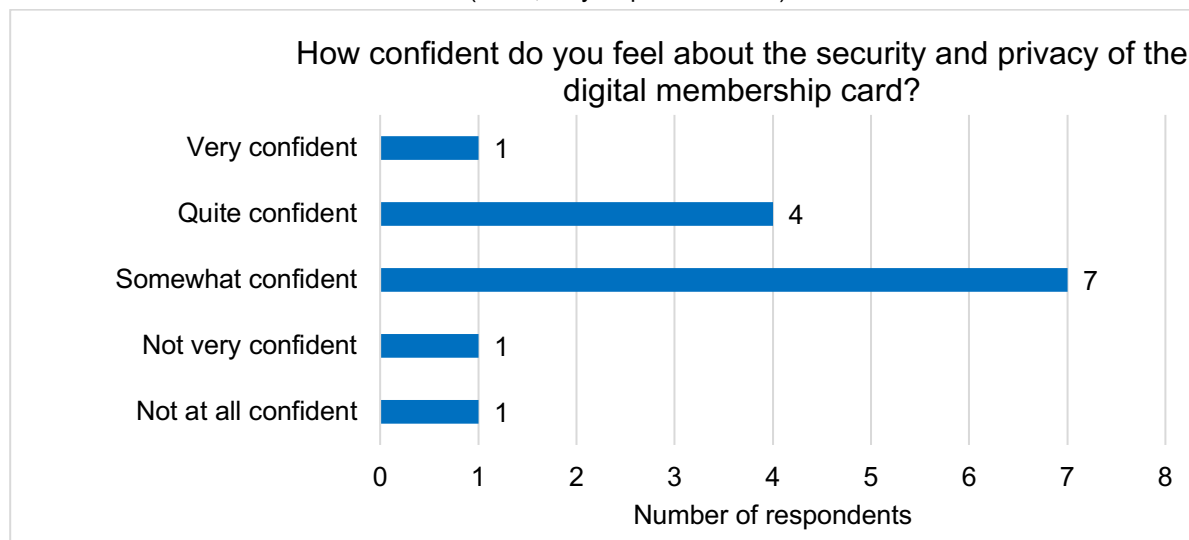
Confidence in the privacy and security of the digital membership card and app

Feedback on the perceived privacy and security of the digital card/app was also sought.

Overall, a larger number of respondents reported feeling confident about the security and privacy of the digital membership card than use of the app for depositing money from their player gaming account to their bank account.

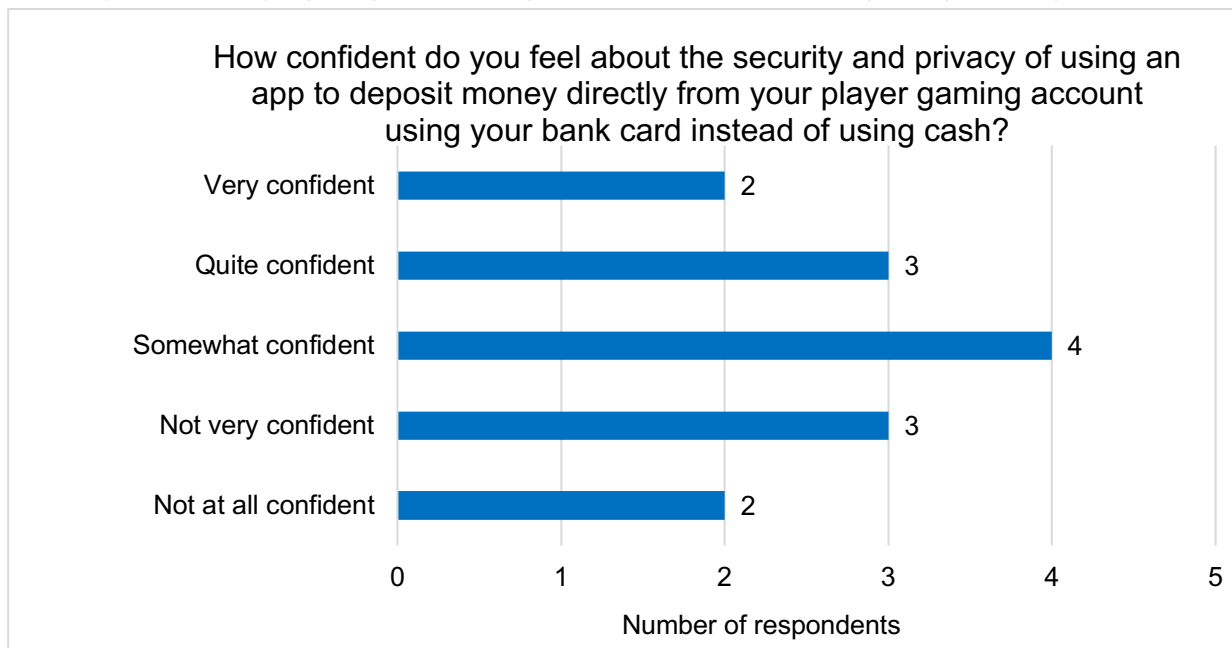
Figure 14 shows that 12 of the 14 respondents reported feeling somewhat/quite/very confident about the security and privacy of the digital card. Only 2 respondents reported feeling not very/not at all confident.

Figure 14. Extent to which trial participants feel confident about the security and privacy of the digital membership card (N=14, May-September 2023)



Nine of the 14 respondents reported feeling somewhat/quite/very confident about the security and privacy of using an app to deposit money directly from their player gaming account using their bank card instead of using cash. Five respondents reported feeling not very/not at all confident (Figure 15).

Figure 15. Extent to which trial participants feel confident about the security and privacy of using an app to deposit money directly from their player gaming account using their bank card instead of using cash (N=14, May-September 2023)



Feedback on cash versus cashless gaming using the membership card

As part of the baseline survey, EGM players were asked to indicate their agreement with a range of statements, comparing cash gaming (using notes/coins) with cashless gaming using the physical membership card.

As the baseline survey was only based on a small sample, results need to be interpreted with caution. The main area of interest is any differences between cash and cashless gaming using the physical membership card.

Summary results are in Table 16. This shows combined agree/strongly agree ratings (a count out of 15) and the difference in counts between cash and cashless gaming using the physical membership card.

If a difference of 3 agreement responses (based on the count of agree/strongly agree ratings) is used to identify possible perceived differences between the two payment methods, the following trends are apparent:

Consumer convenience

- Cashless gaming is seen to make gaming feel hygienic and clean
(Agreement ratings for cash v cashless – 0 versus 3)

Control over gambling

- Cashless gaming reduces the temptation to gamble wins
(Agreement ratings for cash v cashless – 0 versus 3)

Expenditure salience

- Cashless gaming makes pokies expenditure clearer, more transparent and easier to track
(Agreement ratings for cash v cashless - 3 versus 5)
- Cash makes it easy to lose track of pokies expenditure over time
(Agreement ratings for cash v cashless - 7 versus 4)
- Cash is a more painful way to spend money
(Agreement ratings for cash v cashless – 6 versus 3)

Relative harm of each payment method

- Cash is relatively more harmful as a payment method
(Agreement ratings for cash v cashless – 4 versus 1)

Mental accounting

- Cash makes it easier to mentally separate living expenses from pokies money
(Agreement ratings for cash v cashless – 8 versus 4)

Mobility around venue

- Cashless gaming makes it easy to move from gaming machine to gaming machine (Agreement ratings for cash v cashless – 2 versus 7)
- Cashless gaming makes it easier to promptly leave the venue after gaming without having to wait around (Agreement ratings for cash v cashless – 1 versus 6)

Money tokenisation/easy money effect

- Cash makes you think about the money you're really gambling with (it makes money more 'real' and not like a 'token') (Agreement ratings for cash v cashless – 8 versus 4)
- Cashless gaming makes you think carefully about the affordability of your pokies expenditure (Agreement ratings for cash v cashless – 1 versus 4)

Safety, security and privacy

- Cashless gaming is method of play that is secure and safe (Agreement ratings for cash v cashless – 4 versus 7)
- Cashless gaming will help reduce crime and money laundering (Agreement ratings for cash v cashless – 0 versus 6)
- Cash keeps gambling private (Agreement ratings for cash v cashless – 7 versus 1)

Transactional convenience

- Cashless gaming makes it easier to stop gambling when you want to stop (Agreement ratings for cash v cashless – 1 versus 4)
- Cashless gaming makes it easier to take larger wins (Agreement ratings for cash v cashless – 0 versus 3)
- Cash encourages you to start gambling on pokies at the venue on impulse, even when you hadn't planned to gamble (Agreement ratings for cash v cashless – 7 versus 2)

Overall, feedback suggests a possible small advantage for cashless gaming.

It is noteworthy that cash was seen to offer some advantage in terms of easier mental accounting to separate living expenses from pokies money, making players think about the money they are gambling with and keeping gambling private.

Once again, these are only possible trends and should be interpreted with caution, given the small sample.

Detailed results for baseline survey questions are also in Appendix B.

Table 16. Feedback on cash versus cashless gaming using the membership card (n=15)

CAUTION SMALL SAMPLE

Dimension	Number of respondents out of 15 agreeing or strongly agreeing with each statement		
	Cash	Cashless	Difference
Budgeting and keeping to limits			
Helps budget EGM expenditure	2	4	+2
Feel more encouraged to set a limit using it	2	4	+2
Encourages you to spend more money on pokies than planned (and spend money more quickly)	3	4	+1
Encourages more time on pokies than planned	3	4	+1
Encourages you to keep more money available for gambling than you should	3	3	0
Encourages you to chase your losses	4	2	-2
Consumer convenience			
It feels convenient	3	5	+2
It makes gaming feel hygienic / clean	0	3	+3
Control over gambling			
It encourages you to take a break from pokies	1	3	+2
It reduces your temptation to gamble your wins	0	3	+3
It helps you control your urge to gamble	1	1	0
Expenditure salience			
It makes your pokies expenditure clearer, more transparent and easier to track	3	8	+5
It makes it easy to lose track of your pokies expenditure over time	7	4	-3
It feels more painful to spend money this way	6	3	-3
Harm			
Relative harm of each payment method	4	1	-3
Mental accounting			
It makes it easier to mentally separate your living expenses from your pokies money	8	4	-4
Mobility around venue			
It makes it easy to move from gaming machine to gaming machine	2	7	+5
It makes it easier to promptly leave the venue after gaming without having to wait around	1	6	+5
Money tokenisation/easy money effect			

Dimension	Number of respondents out of 15 agreeing or strongly agreeing with each statement		
	Cash	Cashless	Difference
It makes you think about the money you're really gambling with (it makes money more 'real' and not like a 'token')	8	4	-4
It makes you think carefully about the affordability of your pokies expenditure	1	4	+3
It makes you think more about the benefits of pokies than how much they are costing you	2	3	+1
Security, safety and privacy			
This method of play is secure and safe	4	7	+3
I believe it will help reduce crime and money laundering	0	6	+6
Keeps gambling private	7	1	-6
Transactional convenience			
It makes it easier to cash out from pokies and take money off the pokies credit meter	5	6	+1
It makes it easier to stop gambling when you want to stop	1	4	+3
It makes it easier to take larger wins	0	3	+3
It makes it quicker to transfer money onto the pokies credit meter	4	2	-2
Unplanned gambling			
It encourages you to start gambling on pokies at the venue on impulse, even when you hadn't planned to gamble	7	2	-5

Appendices

Appendix A – Interview protocols

EGM player interview protocol

Understanding of digital card and app

- When you first heard the concept, how easy or difficult was it to understand what a digital membership card and app for digital payments was all about?
- What was your overall reaction to each?
- What benefits and disadvantages, if any, did you see in each?

Confidence and ease of use of digital card and app

- How easy was the digital card and app to use? Did you have any issues? (Explore)
- How confident did you feel in the safety and security of the card and digital app? (Explore)

Views about different EGM payment methods - unprompted

- You have now used three methods of playing pokies – cash-based gaming (using notes/coins) without a player gaming account, cashless gaming using a physical membership card (where you add cash to the poker machine and transfer it to your player gaming account) and cashless gaming using a digital membership card and app (where you deposit money from your bank card directly into your player gaming account).

How would you compare and contrast methods from a:

- Player convenience perspective
- Gambling harm perspective

Views about different EGM payment methods - prompted

- How would you compare and contrast the different play methods on these specific dimensions? (Explanation of each provided as needed for clarity)

Gambling harm

- Budgeting and keeping to limits
- Being able to account for your expenses
- Control over gambling
- Expenditure salience
- Money tokenisation / easy money effect
- Unplanned gambling
- Overall risk of gambling harm

Consumer convenience

- Consumer convenience
- Security, safety and privacy
- Transactional convenience
- Mobility around venue

Set up of digital card and app

- How easy or difficult was it to set up the digital card and app?
- Did you experience any issues? (Explore)
- If relevant, how could the set-up process be further improved?

Understanding and setting deposit limits for the digital card and app

- Have you seen the feature to set deposit limits on your player gaming account?
- What are the limits actually about? (Sense for any confusion)
- Did you set any limits? Why/why not? How often did you change them and why? (Explore)
- Who chose the limits? Did you choose daily and/or monthly limits? What factors were you thinking about when you selected your limits?
- Were the daily or monthly limits you set lower, about the same or higher than the limits you keep in your mind for pokies? (By how much?)
- Did you reach any of your limits? (Note that you can still play with your digital card or physical membership card until there are no funds left in your account – once reached, the only option to add funds is cash) (Explore)
- How useful or not useful were the limits for you personally?
- Is there any way to make the limits more useful? (Explore)

EXPLORING BEHAVIOUR CHANGES

Access to cash

- If any, what changes have you noticed in the way you access money from different sources for gaming since the digital card and app? (e.g., ATM use, bringing cash from home)
- Can you comment on your past and current tendency to get money from the following sources for pokies at Club York (and how it's changed, if at all) (e.g., times per day, amount per day):
 - 1. Money already stored on your Club York player gaming account
- when using your physical membership card v digital card
 - 2. Cash (e.g., from your wallet/purse, ATM etc.)

Deposits to player gaming account via app v cash transfers using the physical membership card

- If at all, how has your tendency to deposit money in your player gaming account changed, when you compare using your bank card to put funds on your account v the old method? (where you put cash into the EGM and transferred the money onto your account)
- Where do you tend to do app deposits into your player gaming account – At home, outside the venue, right in front of the poker machine or in other parts of the venue? Why?

Transfers to/from EGM credit meter

- If any, what changes have you noticed in your tendency to transfer different amounts of money to the pokies credit meter since you've been able to link your bank card? (e.g., frequency of transfers, amount transferred) (compared to when using the physical membership card)
- How about transfers back to your player gaming account? (from the pokies credit meter) (e.g., frequency, amount transferred) (compared to when using the physical membership card)

Using app to withdraw money

- Did you notice that you can transfer money back to your bank account using the BSB and account number in the app?
- Have you used this feature in the app? What did you think of it?
- What led you to withdraw money from your player gaming account using the app? (Explore)
- Did you do it after a big win, or because you wanted to save the money, or not be tempted to gamble it? (Explore)
- Did you ever use the 'ALL' button on the withdrawal screen to deposit money back into your bank account? How useful was it?

Taking breaks

- If any, what changes have you noticed in your tendency to take breaks when playing pokies since receiving your digital membership card? (compared to the physical membership card) (e.g., number of breaks, time taken for a break etc.)

Checking balances

- If any, what changes have you noticed in your tendency to check account balances when using the player gaming account with the physical membership card versus using your bank card with the app?
- Why do you think this change has or hasn't occurred?
- What balance do you typically leave in your player gaming account after each day of play? Why?

Crime and fraud

- Can you see any ways that the digital card or app could be open to crime or fraud?
- Are there any ways that some players could use the digital card and app to get around current regulations relating to access to cash during gambling?

Responsible gambling tools

- Can you comment on whether you've seen or used these tools in the app?
Do you know what each does? (Explore)
 - Take a break (e.g., How often used? Why? What setting? What effect?)
 - GambleAware helpline number and web site
 - Transaction history (e.g., How often used? Why? What setting? What effect?)
- How useful were the tools you used? Why?

Five-minute deposit delay

- When depositing funds using the app, there are the words 'balance' and 'pending balance' on a section of the app. What does 'pending' refer to?
- Once you've deposited money into your player gaming account, funds can be used in 5 minutes after the transfer. How appropriate is the timing to both balance convenience and help players better control their gambling?
- Did it have any effect on your ability to control your gambling urges if you knew you should stop or take a break?

Default deposit amounts

- Default deposit amounts within the app currently include amounts of \$20, \$50, \$100 and \$200. They are designed for convenience.

If at all, to what extent have these defaults led you to deposit more or less into your player gaming account than you would have chosen, if they had not been present?

- What default amounts do you recommend? Why? (instead of \$20, \$50, \$100 and \$200?) (if relevant)

Maximum account balance of \$5000

- Did you lower the \$5000 card balance limit? Why?
- If you win more than \$5000, the money will go to your player gaming account which will lock due to the balance being more than \$5000. You then need to reduce the amount to unlock the account – like getting a crossed cheque from the venue or putting the money into your bank via EFT.

How useful is this to help you manage your spending?

Self-exclusion button on app

- Did you see the self-exclusion button on the app (i.e., that allows you to request a self-exclusion)? Did you use it?
- What benefit, if any, is there to have the self-exclusion button on the app (this emails a staff member versus having to contact the venue in another way)? (Explore)

Harm of each payment method

- In summary, compared to how you used to add cash to your physical membership card, to what degree, if at all, do you feel that making bank card deposits into your player gaming account has negatively impacted you or your gambling?
- What sort of impacts have you noticed? (Explore)

Recommendations

- Would you recommend that players using cashless gaming with a physical membership card should be able to fund their player gaming account using an app? Why?
- How would you weigh the risks and benefits?

Overall preference

- Which method in summary do you most prefer? Why?

Any changes or improvements – Digital card and app

- Can you suggest any changes or improvements to the digital card and app?
 - Any suggestions on further reducing risks or harm of digital app?
-

Venue interview protocol

Benefits of the digital card/app

- What are your views on the utility and benefits of the digital card/app product for EGM players in your venue?
- If any, what did you see as the benefits in the digital card/app product for players?
- If any, what did you see as the benefits in the digital card/app product for your venue?

Ease of implementation / technical issues

- If any, what was the impact of installation of the digital card/app product in your venue? How smooth was the roll out? What issues might come up in installation of these types of products in the future from a venue perspective?
- If any, what training did the system manufacturer give your staff in selling the benefits of the digital card/app?
- To what degree did you feel that the training was sufficiently comprehensive so that the gaming staff felt they knew how to 'sell' the benefits and features of the product to players?
- To what degree did the system manufacturer training emphasise...
 - The convenience aspects of the product to players
 - The harm-minimisation features of the product and how to minimise harm by using these features.
- What aspect of product use/usability do you think players struggled with most? Why?
- What aspect of product use/usability do you think players found the easiest to use? Why?
- Can you comment on the value of the following to players?
 - Digital membership card
 - Ability to make deposits to player gaming accounts from a debit card
 - Ability to withdraw money from player gaming accounts back to a debit card
 - The harm-minimisation features on the digital card/app

Take up of product

- There was only a low take up of the product in the venue. Why did you think that this occurred?
- To what degree did you feel that it offered players something extra over and above their current physical cashless card?
- What would have been the best way to encourage players to uptake digital card/apps into the future?
- Of players in the trial, how engaged were they with the product? (e.g., how much did they use the product features like deposits etc.)

Product faults/malfunctions

- Were there any errors or product faults that came up during the trial? What occurred?
- Were there any technical issues with the following aspects...
 - Bluetooth connection from mobile to the reader to log on/off
 - Downloading the app or setting up the app
 - Activating the player in the app after the KYC check
 - Making deposits/entering BSB bank accounts
 - Withdrawals from the player gaming account back to the bank using BSB
 - Use of harm-minimisation settings or features.

Harm-minimisation aspects of the product

- Do you think there any gambling harm experienced during the trial to players? (Explore what occurred)
- What aspect of digital card/app products do you think may pose a risk to players in the future? (e.g., if a problem gambler was using the card) Why?
- How could we minimise or prevent harm through improved design of the digital card/app product?
- If doing trials in the future, what would you recommend to improve the trials?

Appendix B – Detailed survey findings relating to perceptions of cashless gaming

As part of the baseline study, EGM players participating in the trial survey were asked to provide feedback in the baseline survey on their experiences with cash versus cashless gaming using the physical membership card.

The intent had been to compare use of the digital card/app with cashless gaming in a second survey (which was not conducted, given the limited trial sample).

Accordingly, following are detailed results from the baseline survey comparing cash with cashless gaming using the physical membership card.

As results are only based on 15 respondents, findings should be interpreted with **extreme caution**.

Budgeting and keeping to limits – Cash v cashless gaming (via card)

Figure 16 shows that 2 respondents agreed or strongly agreed that cash gaming 'helps you budget your pokies expenditure', compared with 4 respondents for cashless gaming.

Figure 16. Extent to which gaming with cash vs cashless gaming helps gamblers budget their pokies expenditure (N=15, May-September 2023)

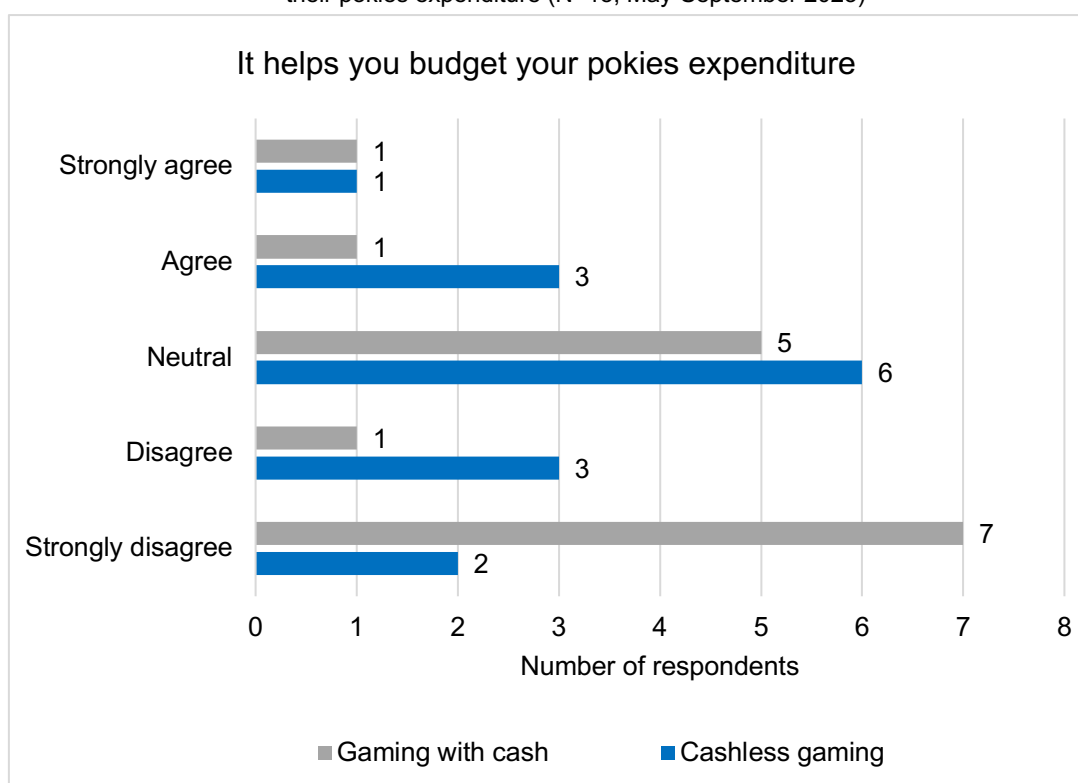


Figure 17 shows that 4 respondents agreed or strongly agreed that gaming with cash ‘encourages you to chase gambling losses’, compared to only 2 respondents for cashless gaming.

Figure 17. Extent to which gaming with cash vs cashless gaming encourages gamblers to chase gambling losses (N=15, May-September 2023)

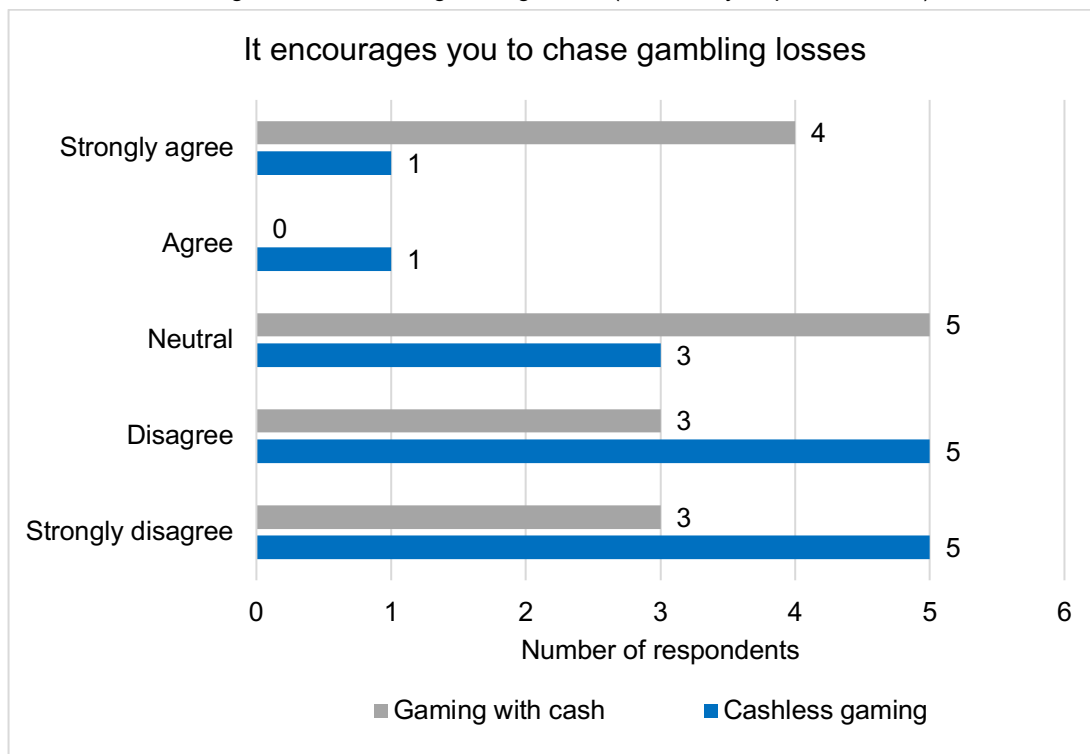


Figure 18 shows that 3 respondents agreed or strongly agreed that cash encourages you to spend more money on pokies, compared to 2 respondents for cashless gaming.

Figure 18. Extent to which gaming with cash vs cashless gaming encourages gamblers to spend more money on pokies than they had planned to spend (and spend money more quickly) (N=15, May-September 2023)

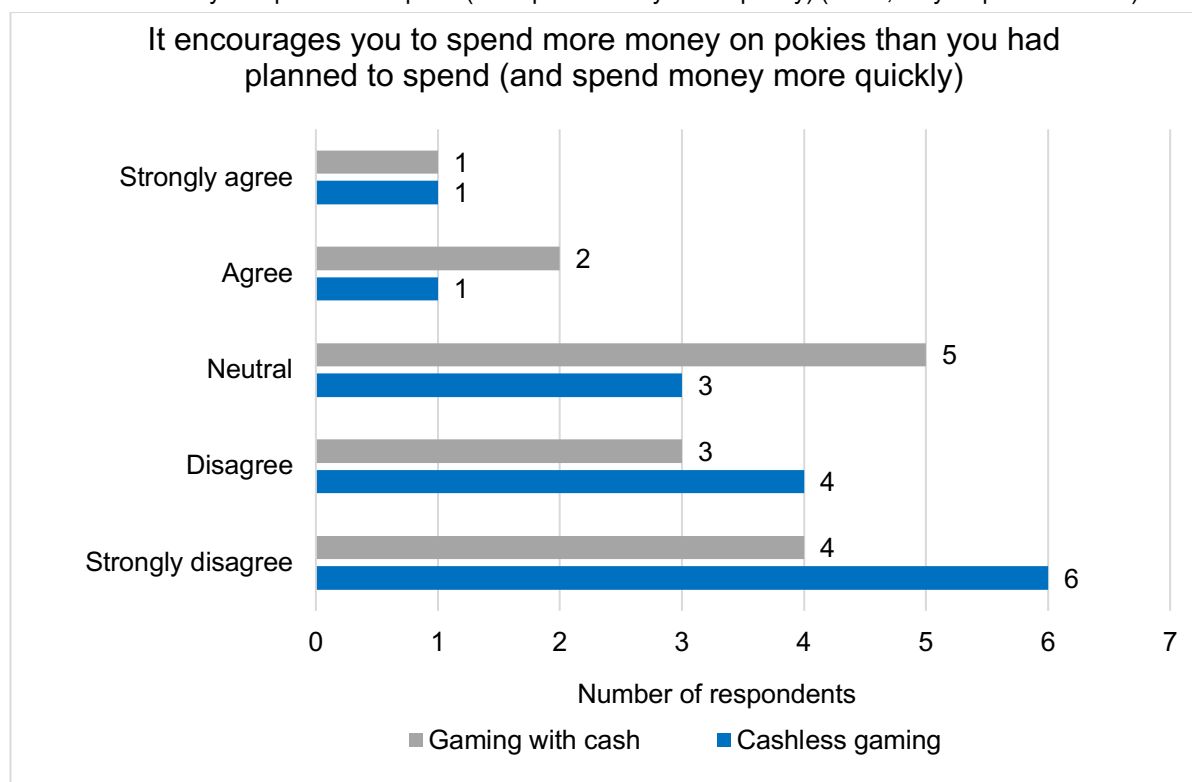


Figure 19 shows that 3 respondents agreed/strongly agreed that cash gaming encourages them to spend more time on pokies, compared to 4 respondents for cashless gaming.

Figure 19. Extent to which gaming with cash vs cashless gaming encourages gamblers to spend more time on pokies than they had planned to spend (N=15, May-September 2023)

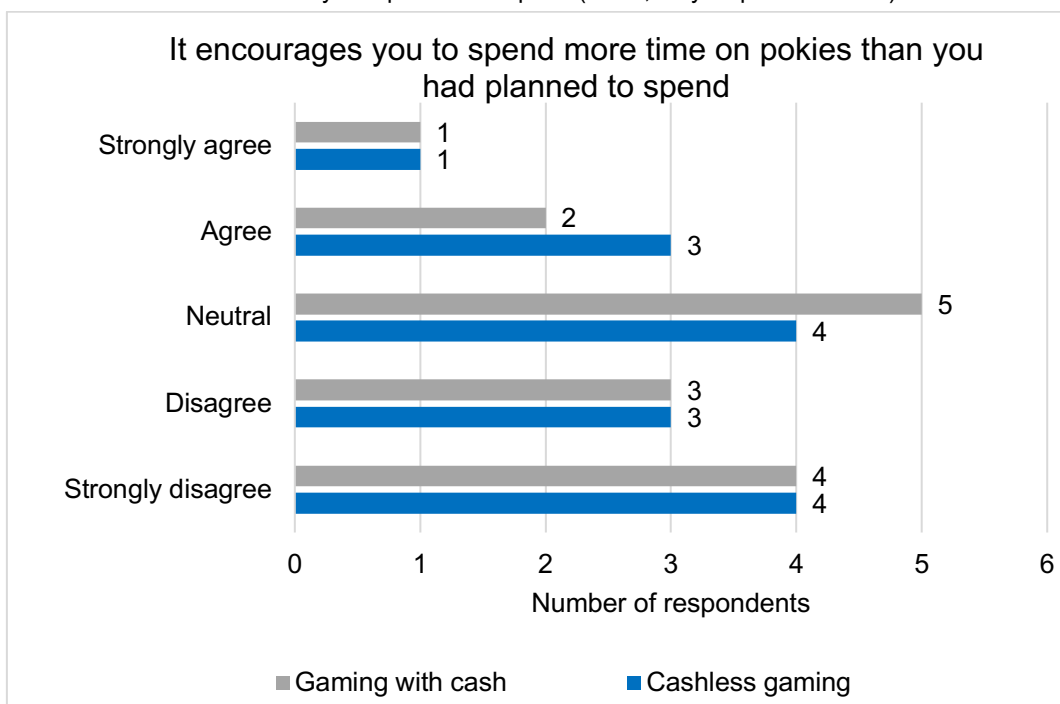


Figure 20 shows that 3 respondents agreed/strongly agreed that gaming with cash encourages EGM players to keep more money available for gambling, compared to 3 respondents for cashless gaming.

Figure 20. Extent to which gaming with cash vs cashless gaming encourages gamblers to keep more money available for gambling than they should (N=15, May-September 2023)

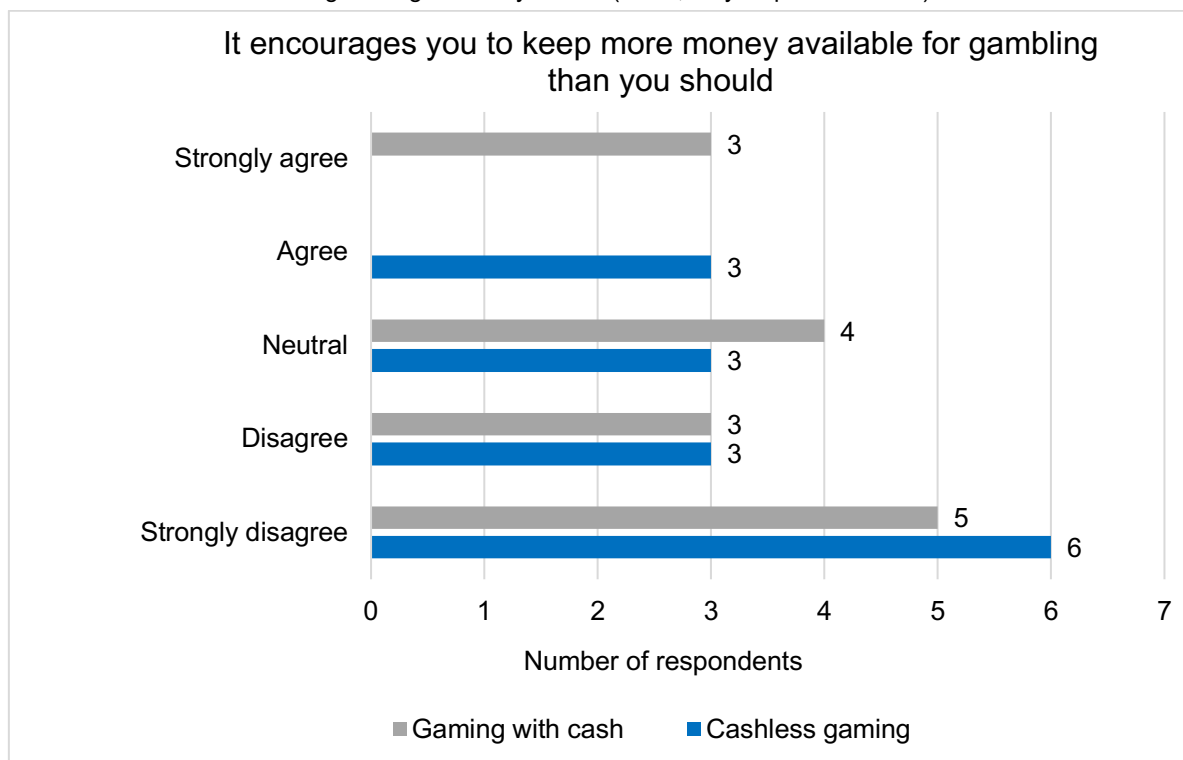
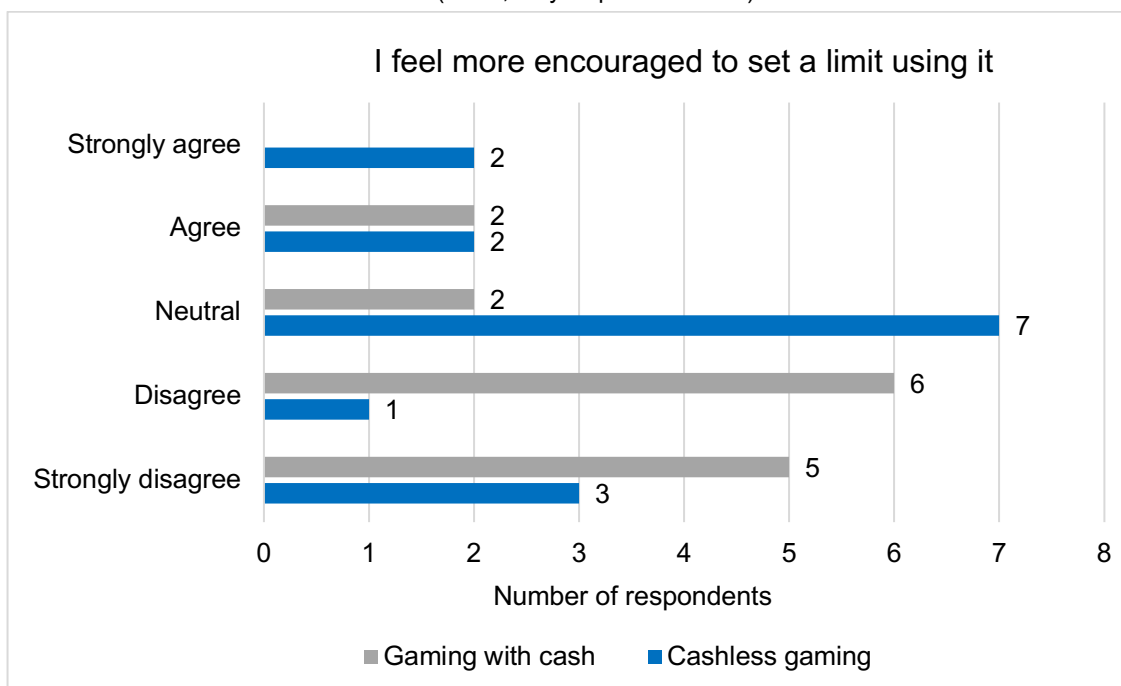


Figure 21 shows that 2 respondents agreed/strongly agreed that they felt more encouraged to set a limit using cash gaming, compared to 4 respondents for cashless gaming.

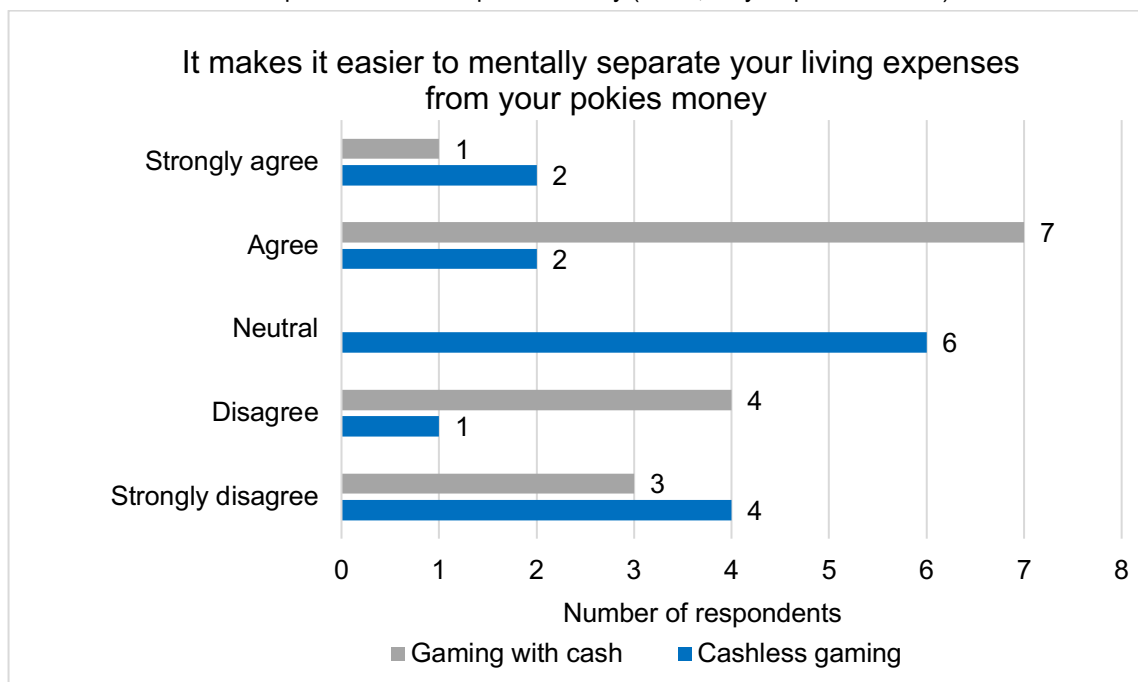
Figure 21. Extent to which gaming which cash vs cashless gamblers makes gamblers feel encouraged to set a limit (N=15, May-September 2023)



Mental accounting – Cash v cashless gaming (via card)

Figure 22 shows that 8 respondents agreed/strongly agreed that gaming with cash makes it easier to mentally separate their living expenses from their pokies money, compared to 4 respondents for cashless gaming.

Figure 22. Extent to which gaming with cash vs cashless gaming makes it easier for gamblers to separate their living expenses from their pokies money (N=15, May-September 2023)



Control over gambling – Cash v cashless gaming (via card)

Figure 23 shows 1 respondent strongly agreed that cash encourages breaks from EGMs, compared to 3 respondents agreeing for cashless gaming.

Figure 23. Extent to which gaming with cash vs cashless gaming encourages gamblers to take a break from pokies (N=15, May-September 2023)

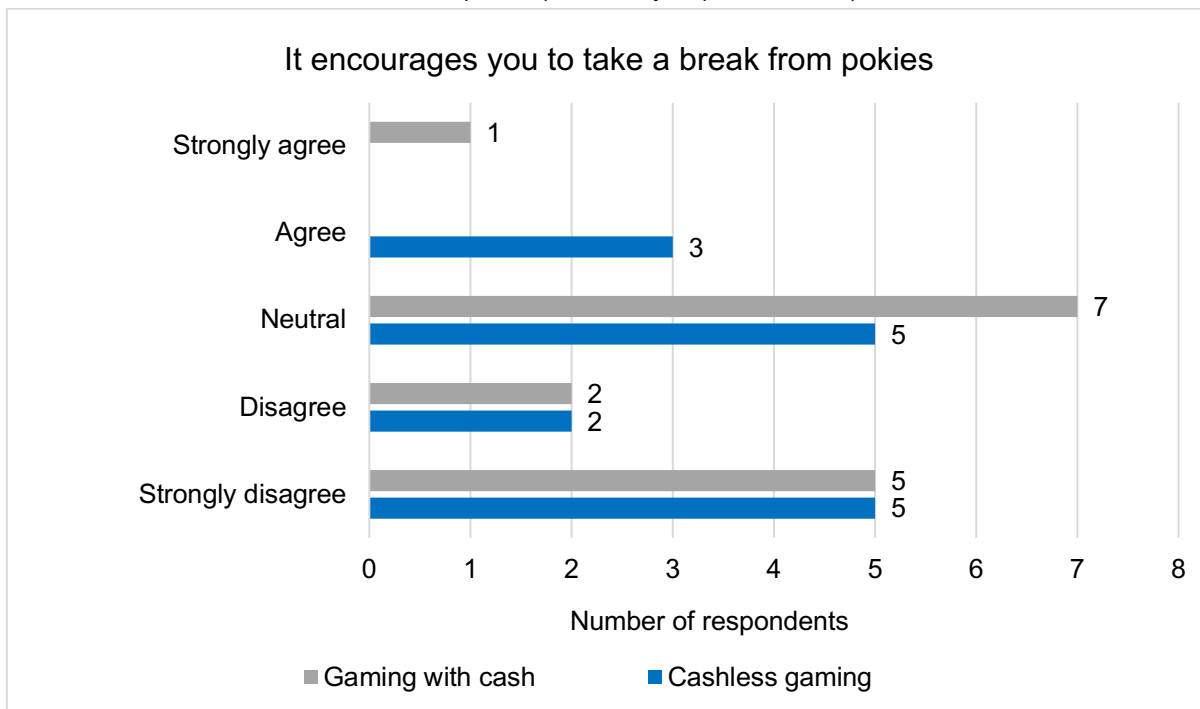


Figure 24 shows that 1 respondent only agreed that cash gaming helped to control the urge to gamble, compared to 1 respondent strongly agreed for cashless gaming.

Figure 24. Extent to which gaming with cash vs cashless gaming helps gamblers control their urge to gamble (N=15, May-September 2023)

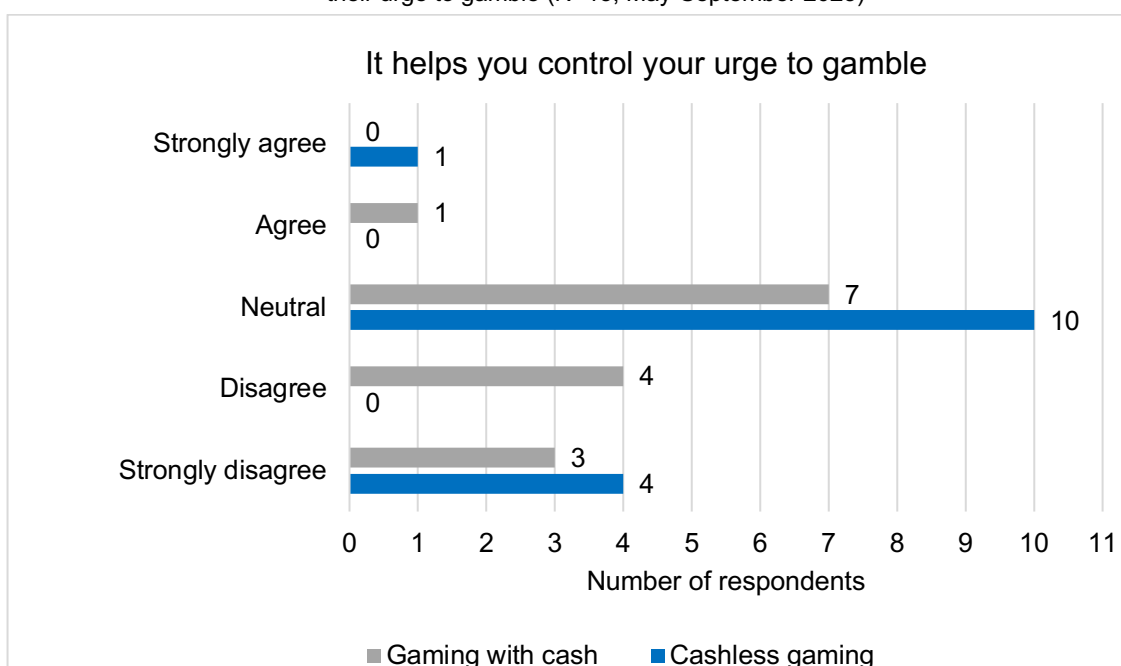
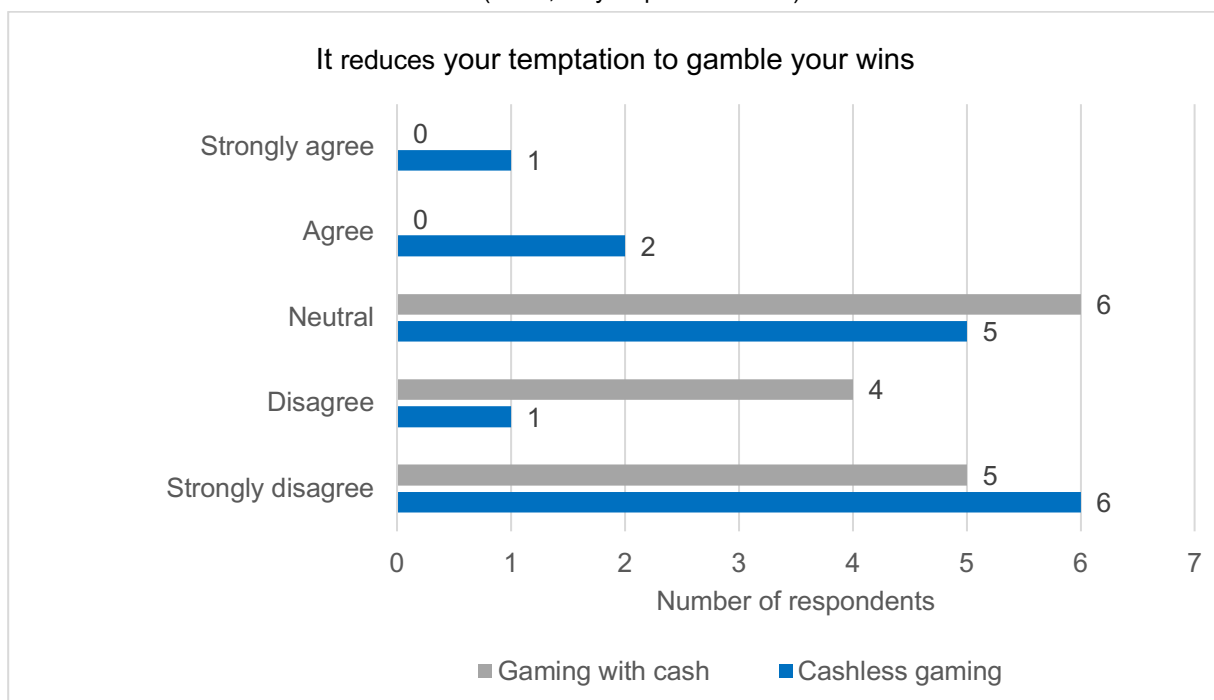


Figure 25 shows that none of the respondents agreed/strongly agreed that gaming with cash reduces their temptation to gamble their wins, compared to 3 respondents for cashless gaming.

Figure 25. Extent to which gaming with cash vs cashless gaming reduces gamblers' temptation to gamble their wins (N=15, May-September 2023)



Expenditure salience – Cash v cashless gaming (via card)

Figure 26 shows that only 3 respondents agreed/strongly agreed that cash gaming makes their pokies expenditure clearer, more transparent and easier to track, compared to 8 for cashless gaming.

Figure 26. Extent to which gaming with cash vs cashless gaming makes gamblers' pokies expenditure clearer, more transparent and easier to track (N=15, May-September 2023)

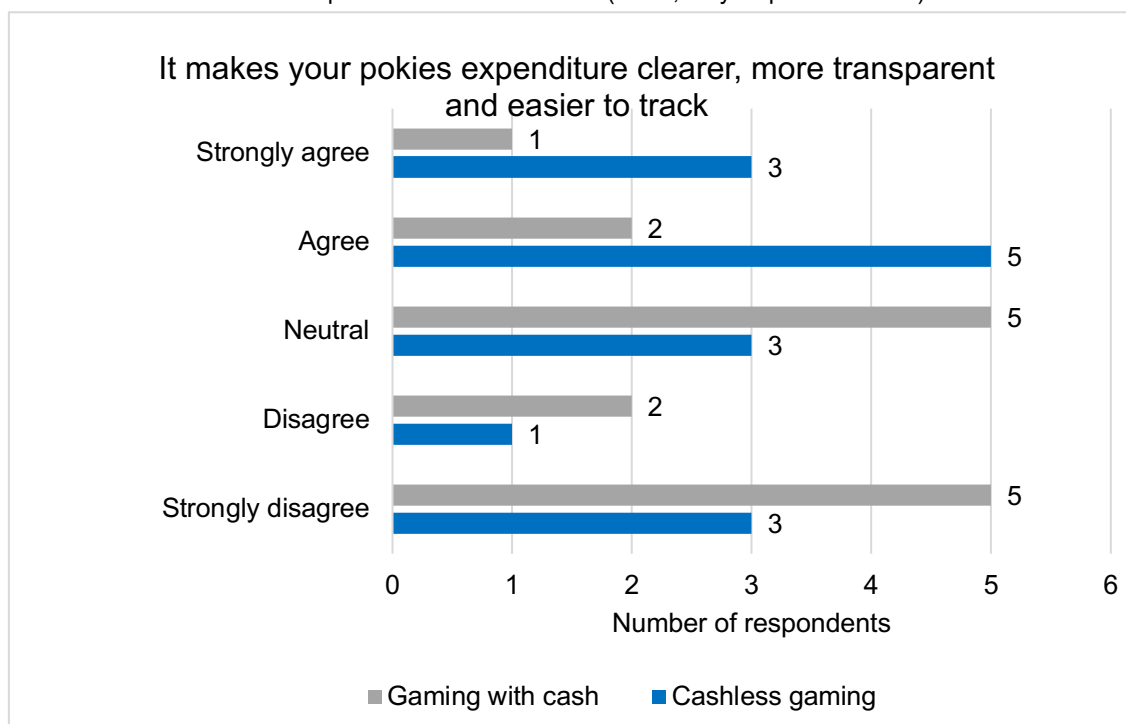


Figure 27 shows that 6 respondents agreed/strongly agreed that it feels more painful to spend money when gaming with cash, compared with 3 for cashless gaming.

Figure 27. Extent to which gamblers find gaming with cash vs cashless gaming a more painful way to spend money (N=15, May-September 2023)

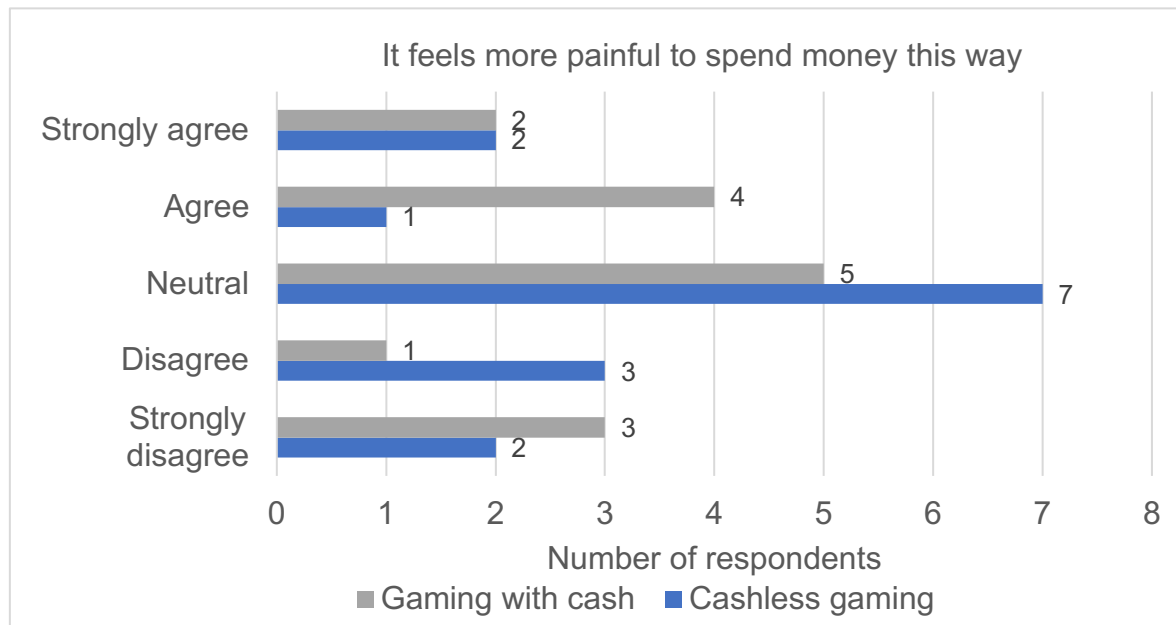
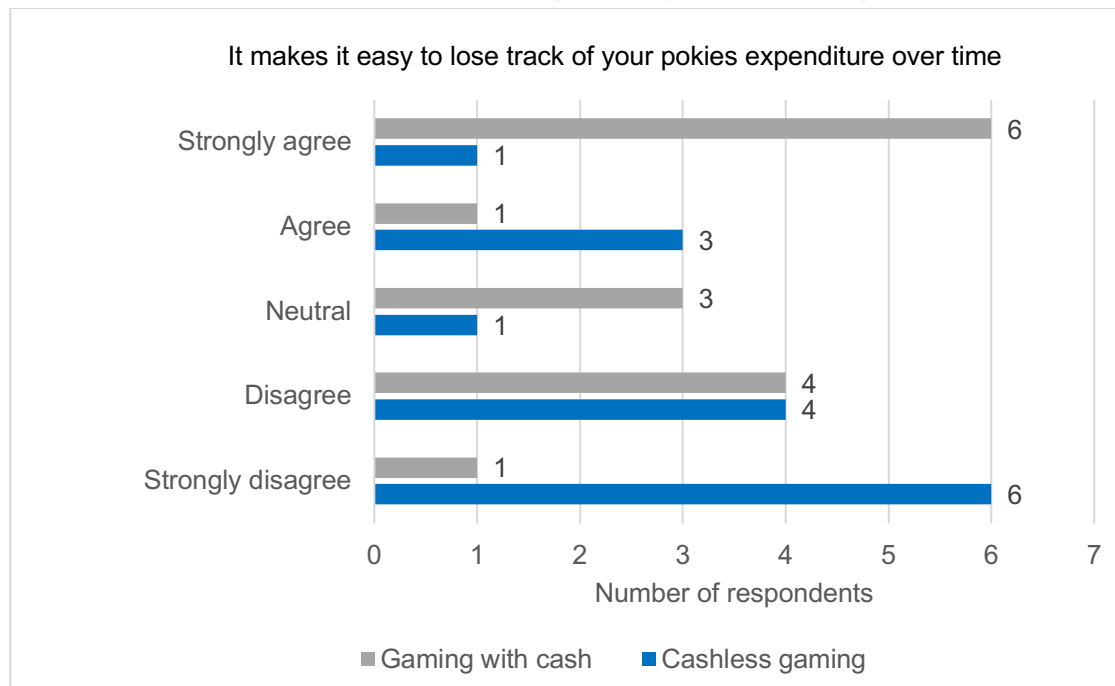


Figure 28 shows that 7 respondents agreed/strongly agreed that gaming with cash makes it easy to lose track of their pokies expenditure, compared with 4 for cashless gaming.

Figure 28. Extent to which gaming with cash vs cashless gaming makes it easy for gamblers to lose track of their pokies expenditure over time (N=15, May-September 2023)



Money tokenisation/easy money effect – Cash v cashless gaming (via card)

Figure 29 shows that 8 respondents agreed/strongly agreed that gaming with cash makes them think about the money they're really gambling with (it makes money more 'real' and not like a 'token'), compared to 4 for cashless gaming.

Figure 29. Extent to which gaming with cash vs cashless gaming makes gamblers think about the money they're really gambling with (N=15, May-September 2023)

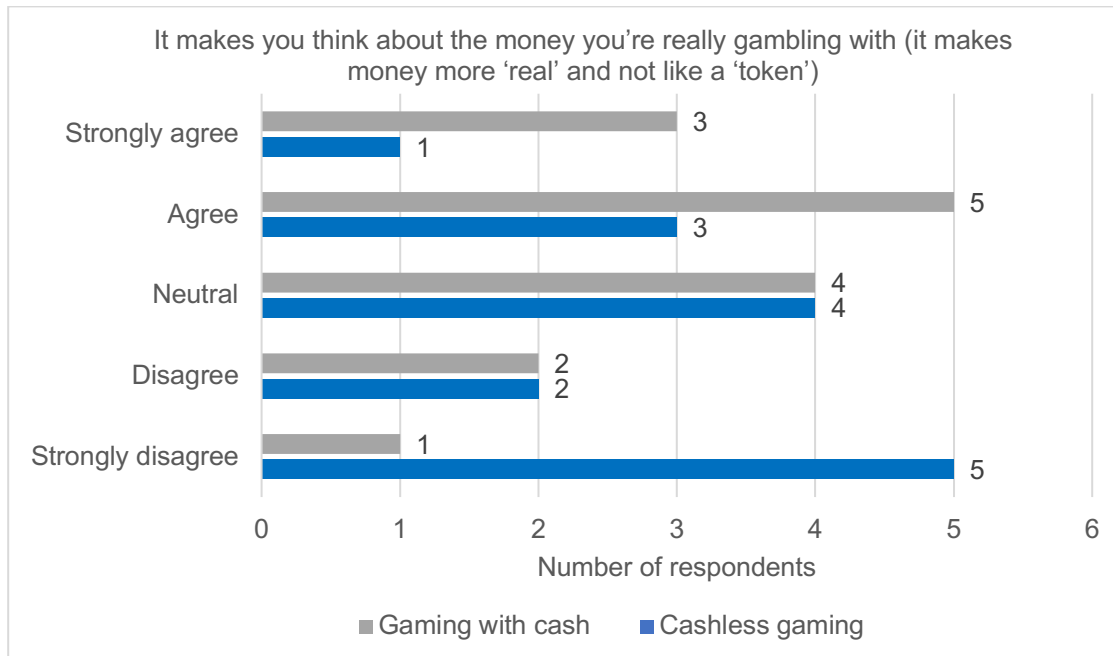


Figure 30 shows that 1 respondent agreed/strongly agreed that cash gaming makes them think carefully about the affordability of their pokies expenditure, compared to 4 for cashless gaming.

Figure 30. Extent to which gaming with cash vs cashless gaming makes gamblers think about the affordability of their pokies expenditure (N=15, May-September 2023)

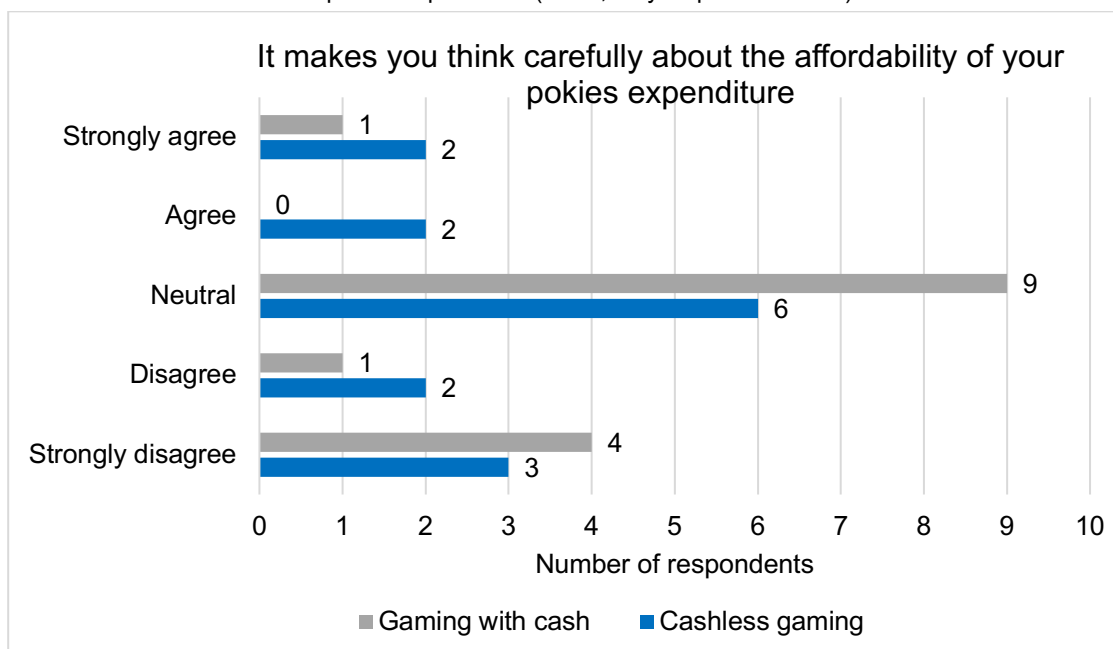
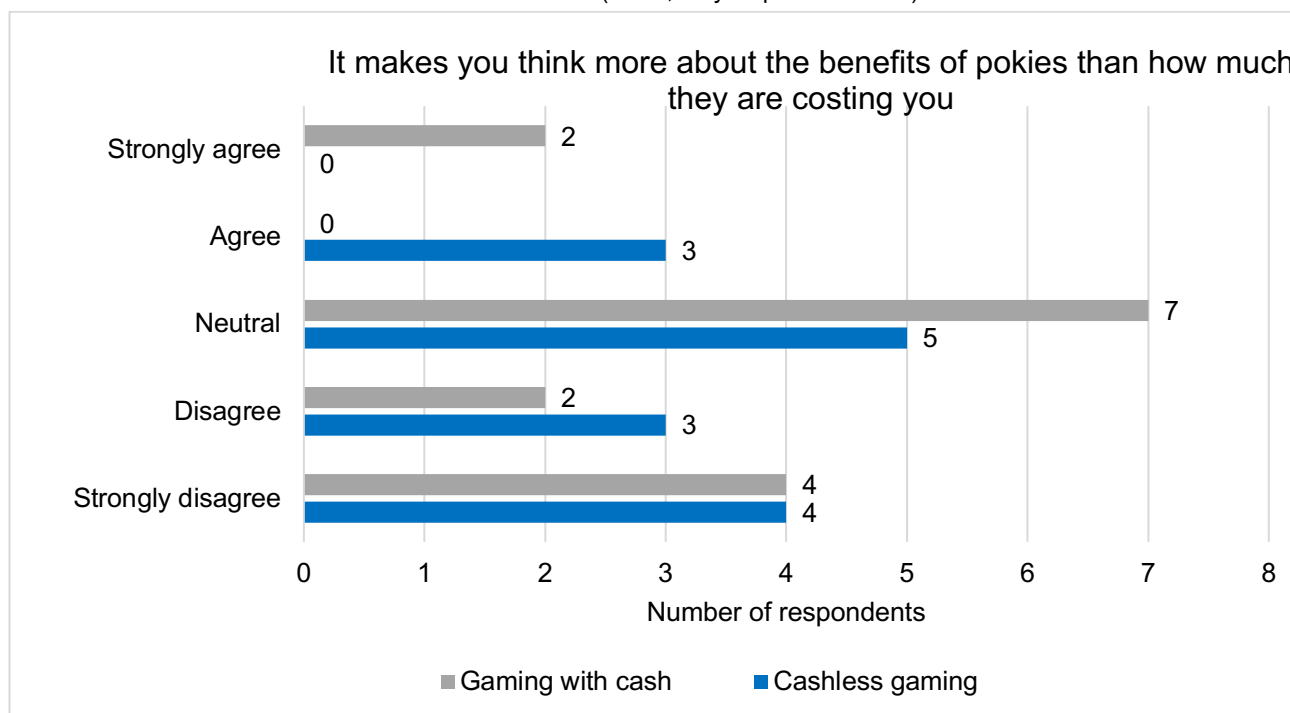


Figure 31 shows that 2 respondents agreed/strongly agreed that gaming with cash makes them think more about the benefits of pokies, than the costs, compared to 3 for cashless gaming.

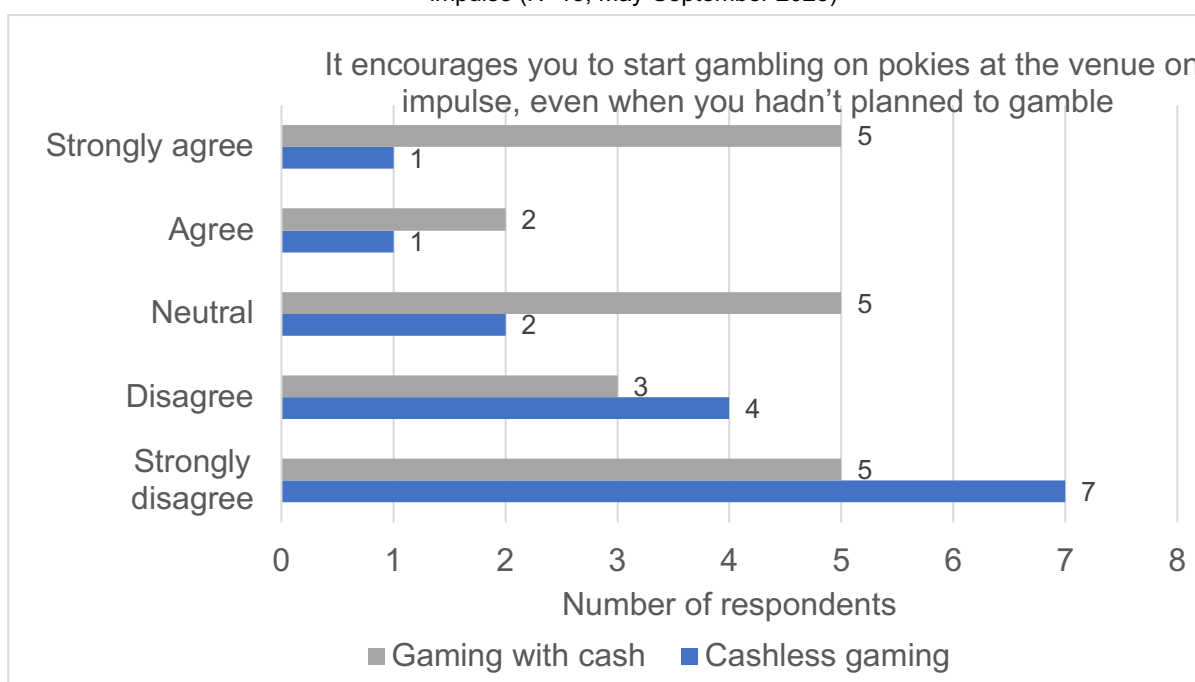
Figure 31. Extent to which gaming with cash vs cashless gaming makes gamblers think more about the benefits of pokies than the costs (N=15, May-September 2023)



Unplanned gambling – Cash v cashless gaming (via card)

Figure 32 shows that 7 respondents agreed/strongly agreed that gaming with cash encouraged them to start gambling on pokies at the venue on impulse, even when they hadn't planned to gamble. This compares to only 2 respondents for cashless gaming.

Figure 32. Extent to which gaming with cash vs cashless gaming encourages gamblers to start gambling on pokies on impulse (N=15, May-September 2023)



Consumer convenience – Cash v cashless gaming (via card)

Figure 33 shows that 5 respondents agreed/strongly agreed that cashless gaming feels convenient, compared with 3 for gaming with cash.

Figure 33. Extent to which gaming with cash vs cashless gaming feels convenient to gamblers (N=15, May-September 2023)

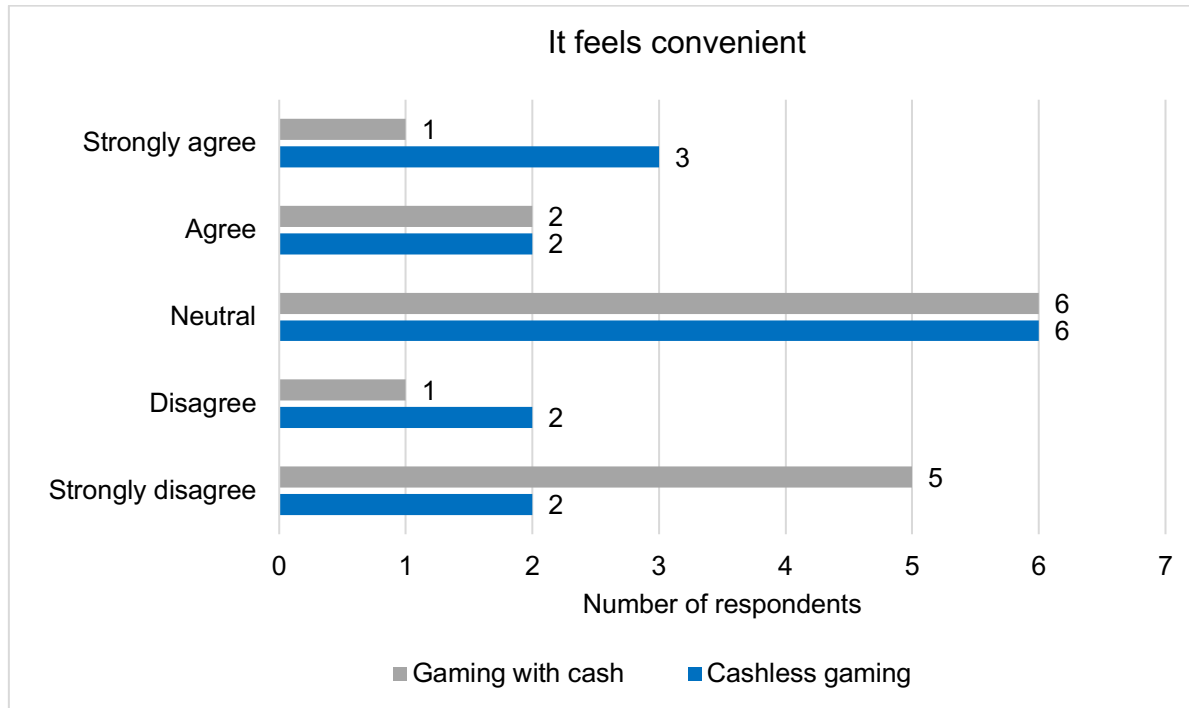
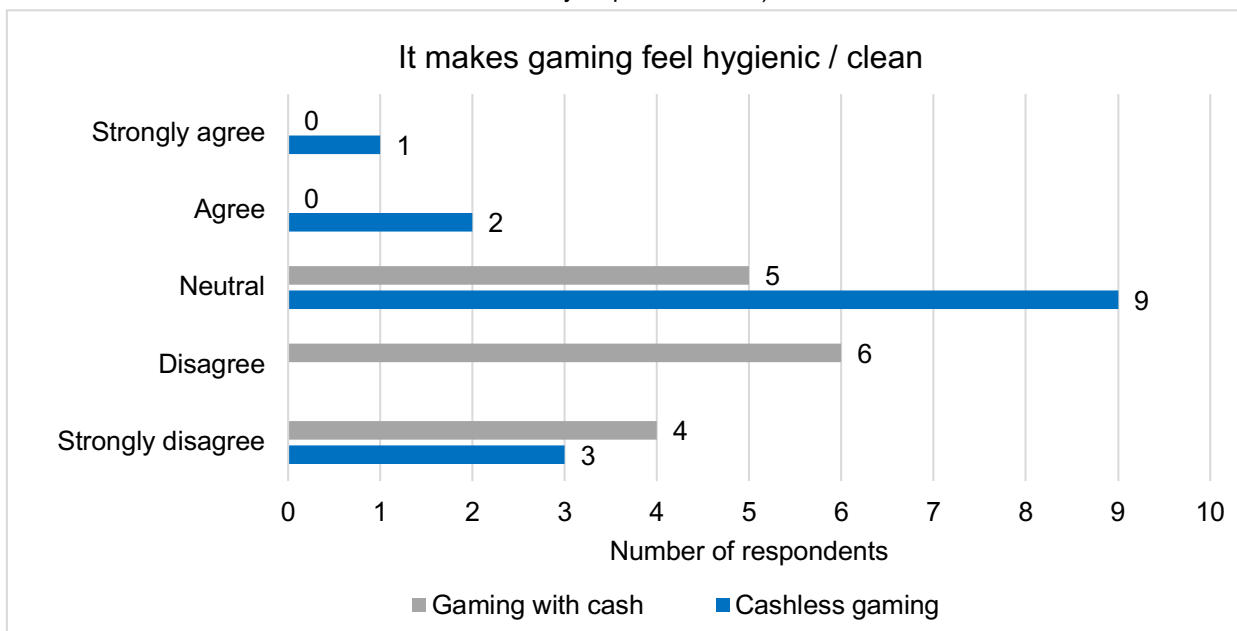


Figure 34 shows that no respondents agreed/strongly agreed that gaming with cash makes gaming feel hygienic/clean, compared to 3 for cashless gaming.

Figure 34. Extent to which gaming with cash vs cashless gaming makes gaming feel hygienic/clean to gamblers (N=15, May-September 2023)



Security, safety and privacy – Cash v cashless gaming (via card)

Figure 35 shows that 4 respondents agreed/strongly agreed that gaming with cash is secure and safe, compared to 7 respondents for cashless gaming

Figure 35. Extent to which gamblers feel that gaming with cash vs cashless gaming is secure and safe (N=15, May-September 2023)

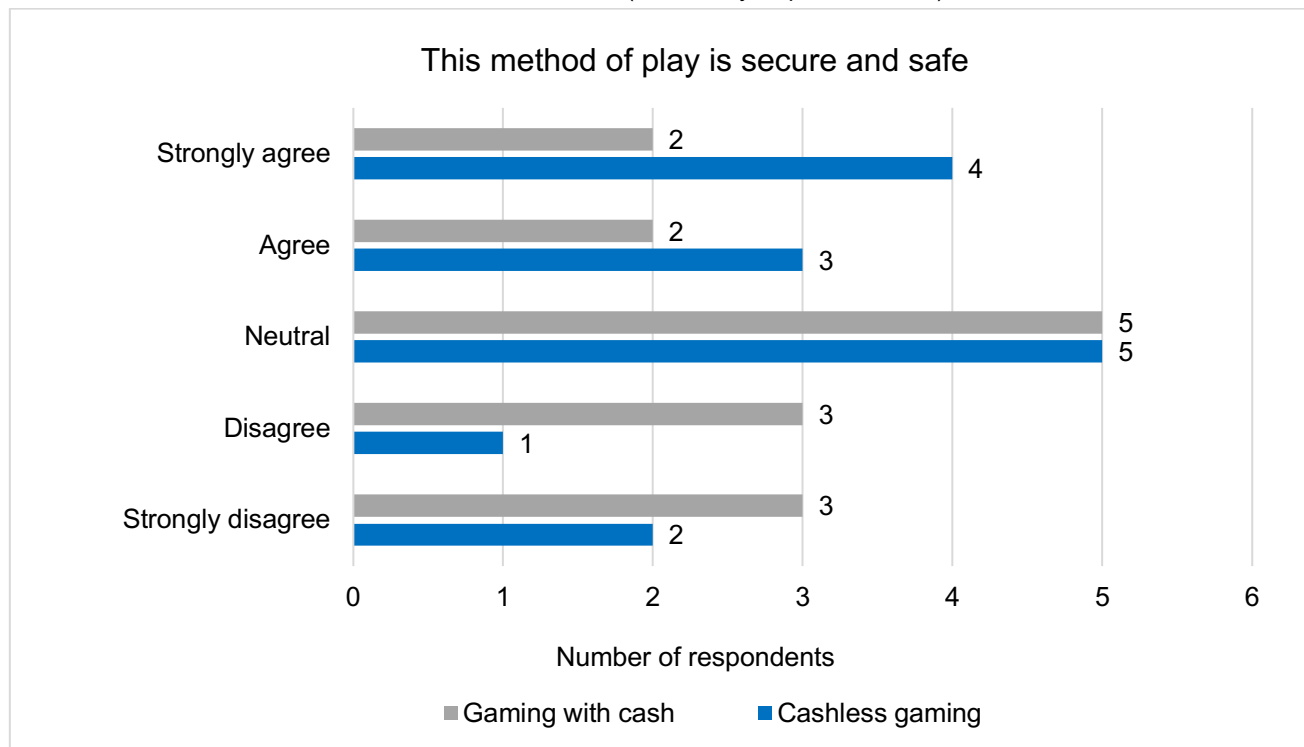


Figure 36 shows that no respondents agreed/strongly agreed that gaming with cash will help reduce crime and money laundering, compared to 6 for cashless gaming.

Figure 36. Extent to which gamblers believe that gaming with cash vs cashless gaming will help reduce crime and money laundering (N=15, May-September 2023)

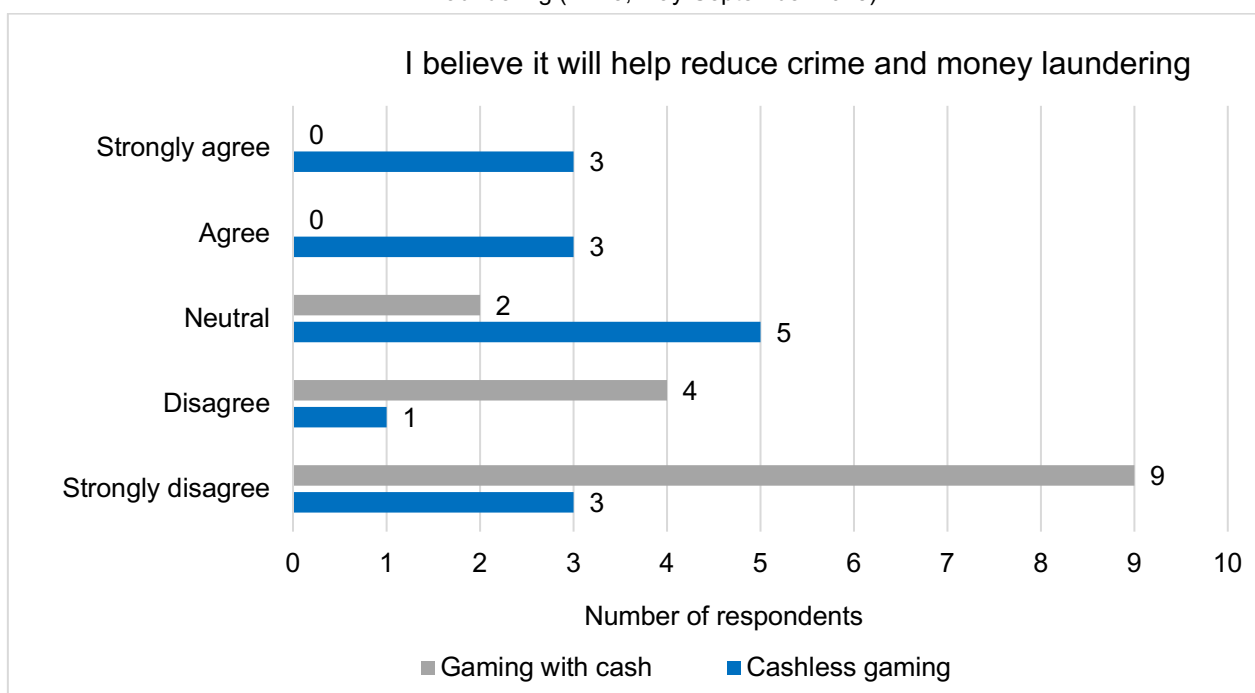
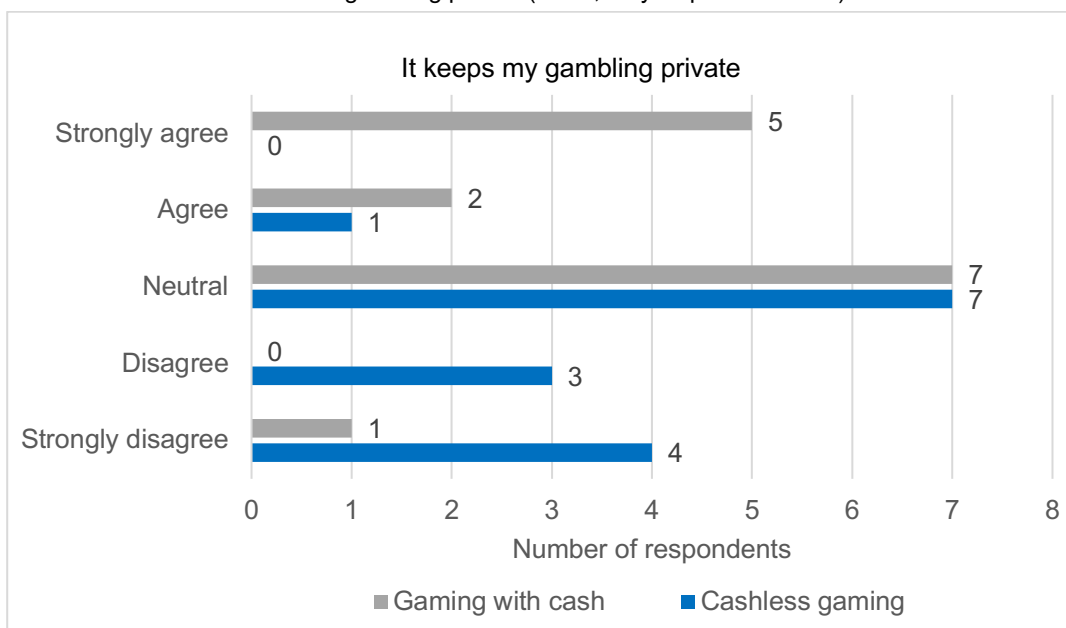


Figure 37 shows that 7 respondents agreed/strongly agreed that gaming with cash keeps their gambling private, compared with only 1 for cashless gaming.

Figure 37. Extent to which gamblers feel that gaming with cash vs cashless gaming keeps their gambling private (N=15, May-September 2023)



Transactional convenience – Cash v cashless gaming (via card)

Figure 38 shows that 4 of the 15 respondents agreed/strongly agreed that gaming with cash makes it quicker to transfer money onto the pokies credit meter, compared with 2 for cashless gaming.

Figure 38. Extent to which gaming with cash vs cashless gaming makes it quicker for gamblers to transfer money onto the pokies credit meter (N=15, May-September 2023)

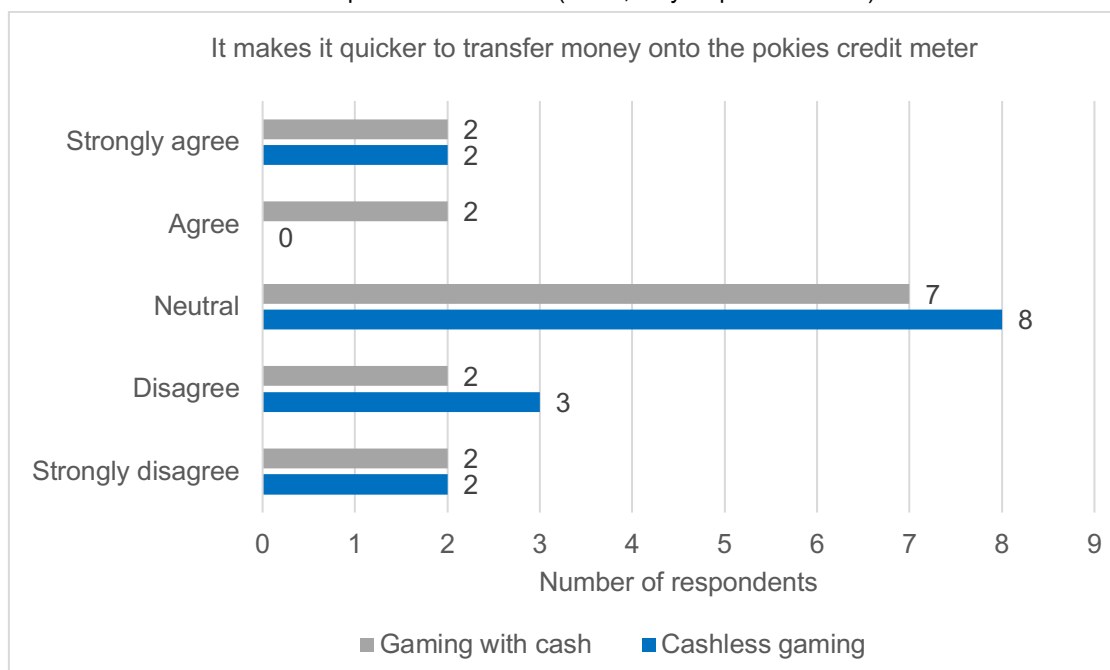


Figure 39 shows that 5 respondents felt that gaming with cash makes it easier to cash out from EGMs, compared to 6 respondents for cashless gaming.

Figure 39. Extent to which gaming with cash vs cashless gaming makes it easier to cash out from pokies and take money off the pokies table (N=15, May-September 2023)

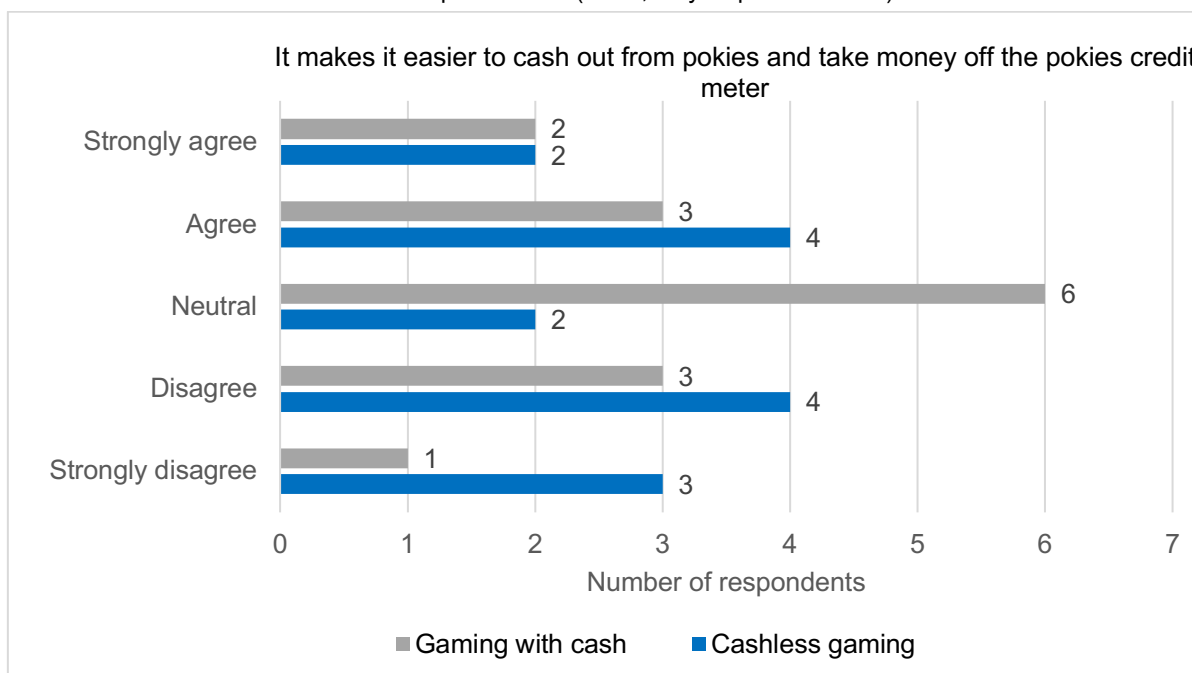


Figure 40 shows that no respondents agreed/strongly agreed that gaming with cash makes it easier to take larger wins, compared to 3 respondents for cashless gaming.

Figure 40. Extent to which gaming with cash vs cashless gaming makes it easier to take larger wins (N=15, May-September 2023)

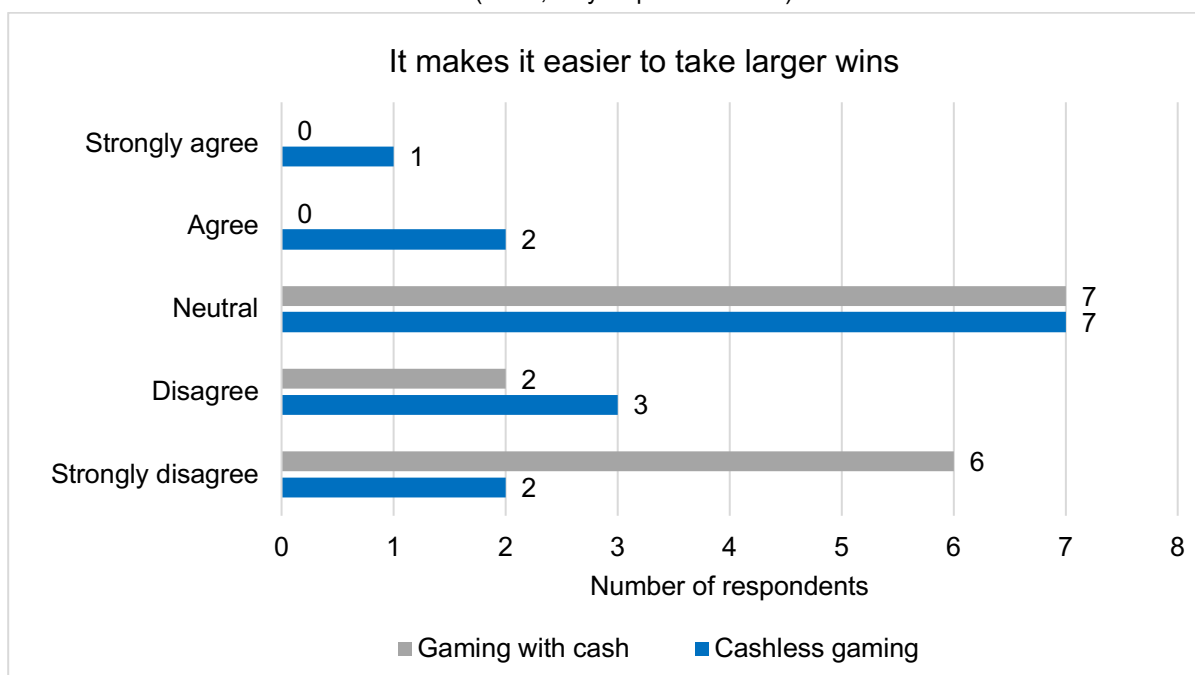
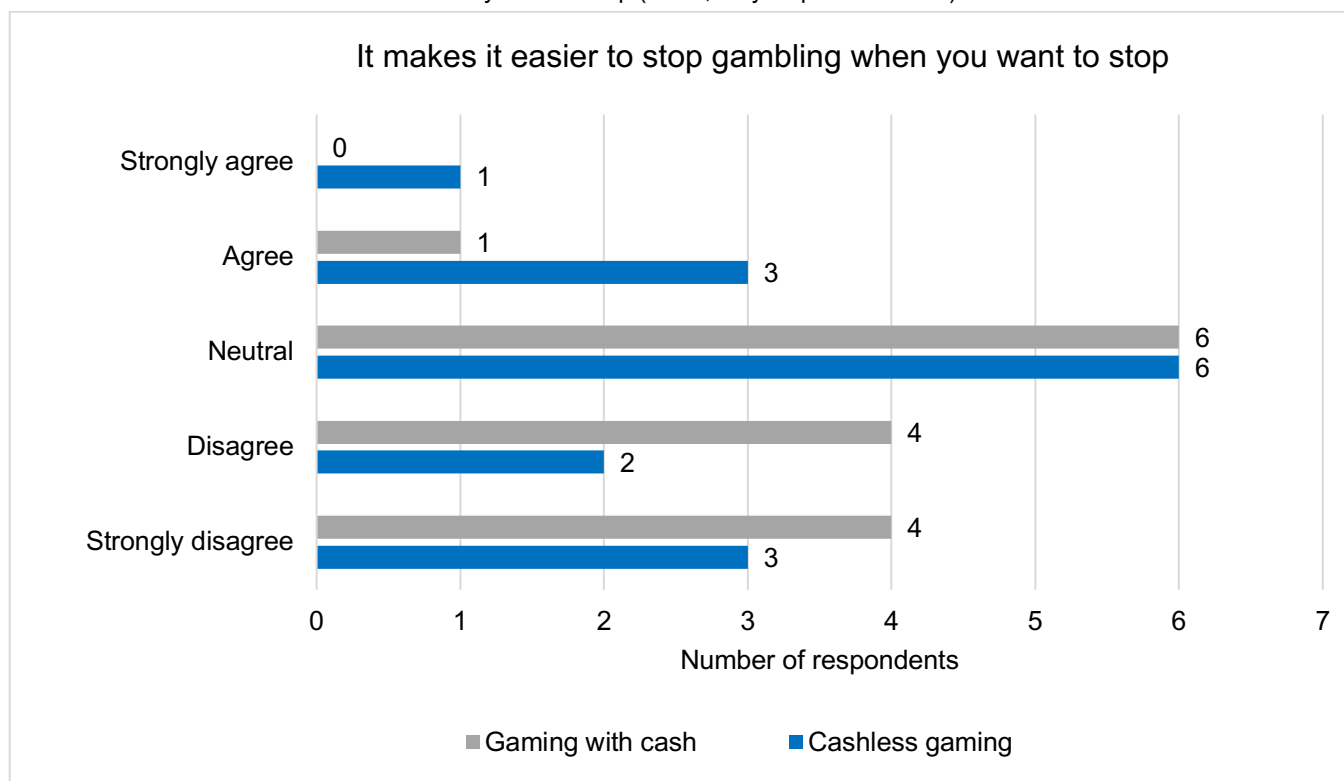


Figure 41 shows that 1 respondent agreed/strongly agreed that gaming with cash makes it easier to stop gambling when they want to stop, compared with 4 for cashless gaming.

Figure 41. Extent to which gaming with cash vs cashless gaming makes it easier for gamblers to stop gambling when they want to stop (N=15, May-September 2023)



Mobility around venue – Cash v cashless gaming (via card)

Figure 42 shows that 1 respondent agreed/strongly agreed that cash gaming makes it easier to leave the venue after gaming, without having to wait around, compared to 6 for cashless gaming.

Figure 42. Extent to which gaming with cash vs cashless gaming makes it easier for gamblers to promptly leave the venue after gaming (N=15, May-September 2023)

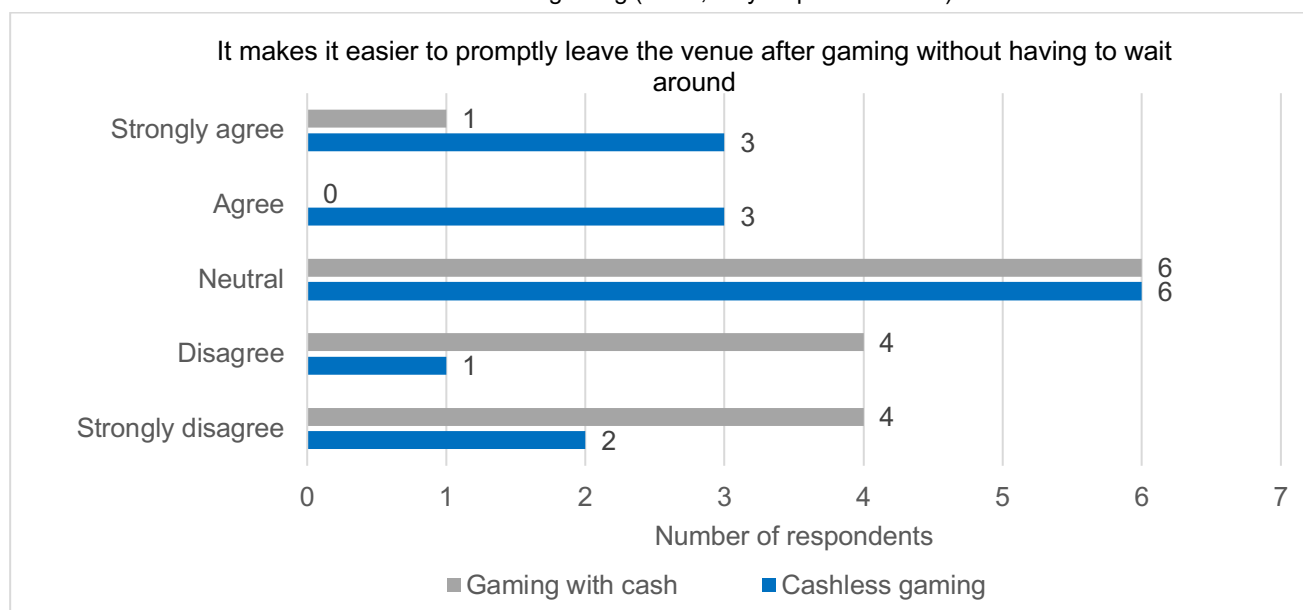
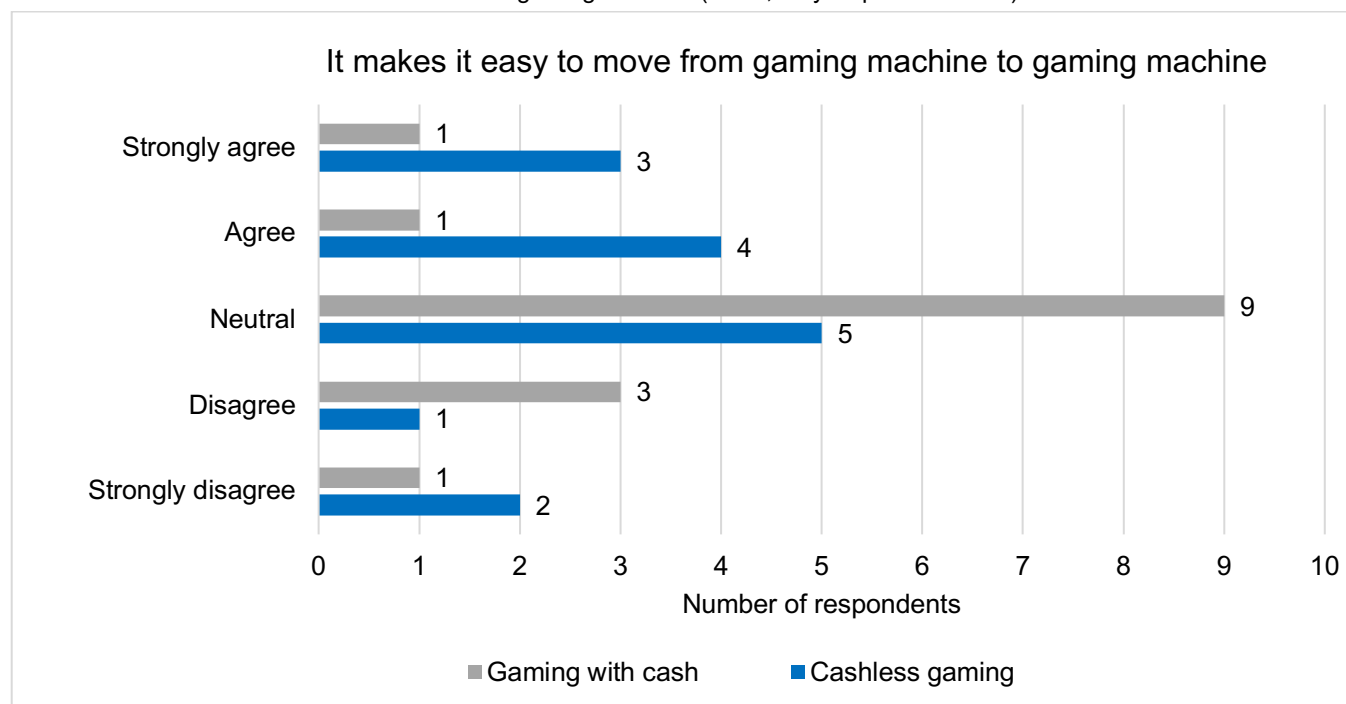


Figure 43 shows that 2 respondents agreed/strongly agreed that gaming with cash makes it easy to move from gaming machine to gaming machine, compared with 7 for cashless gaming.

Figure 43. Extent to which gaming with cash vs cashless gaming makes it easy for gamblers to move from gaming machine to gaming machine (N=15, May-September 2023)

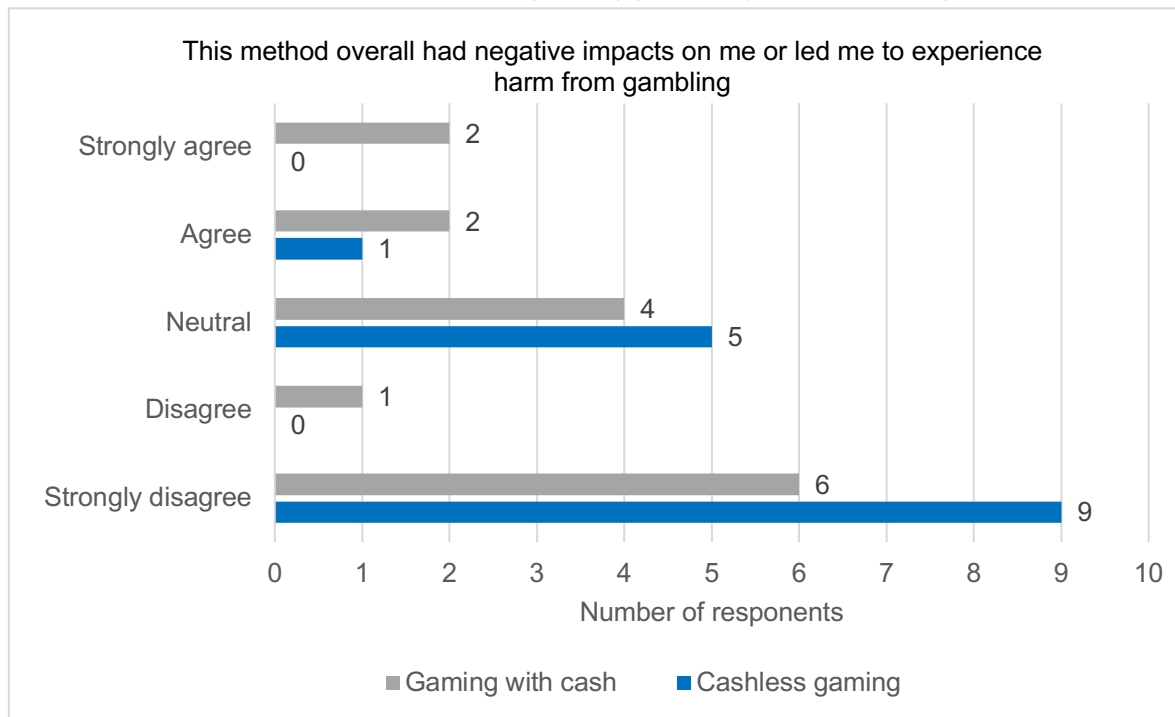


Relative harm of cashless gaming using a membership card – Cash v cashless gaming (via card)

There were two measures that asked respondents to rate the relative harm of cash versus cashless gaming.

Figure 44 shows that 4 respondents agreed/strongly agreed that gaming with cash had negative impacts or led them to experience harm from gambling, compared to only 1 for cashless gaming.

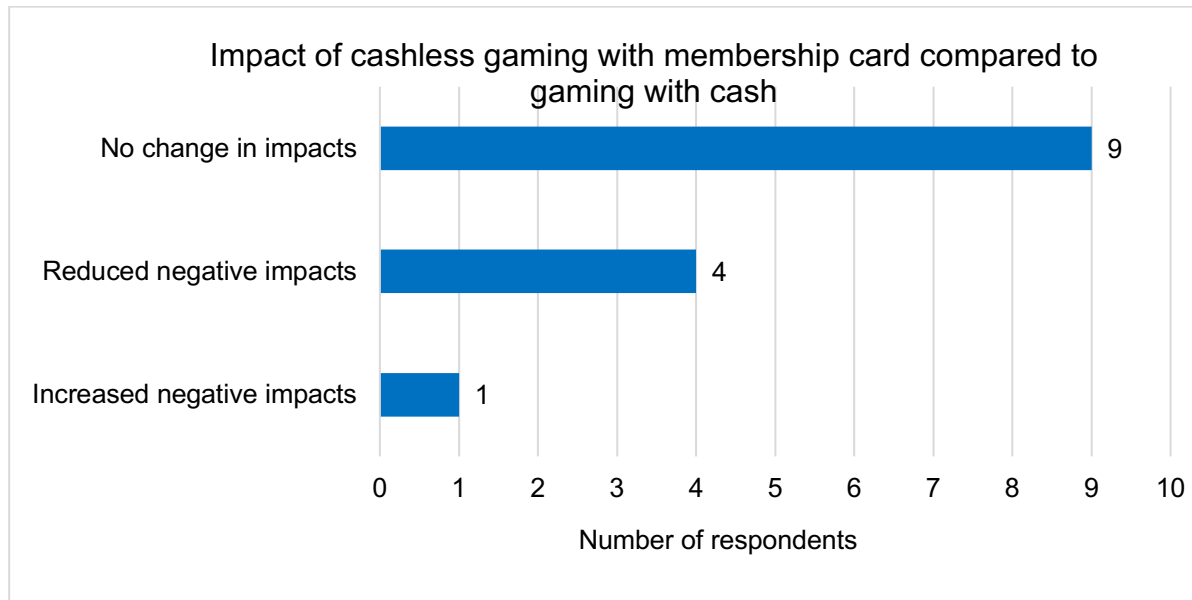
Figure 44. Extent to which gaming with cash vs cashless gaming had negative impacts on gamblers or led them to experience harm from gambling (N=15, May-September 2023)



Respondents were also asked whether compared to pokies play using cash, using cashless gaming with a physical membership card changed the impacts that gambling had on them.

Figure 45 shows that 9 respondents reported no change in impacts, 4 reported reduced negative impacts and only 1 reported increased negative impacts.

Figure 45. Self-reported impact of cashless gaming with a membership card compared to gaming with cash (N=14, May-September 2023)



Other findings of interest from the baseline survey

Respondents were asked whether they were aware that one of the features of cashless gaming at Club York (using the physical membership card) is the ability to set a pokies time and expenditure limit and that a message then tells players when they have reached the limit they selected. Nine of the 15 respondents reported being aware of the feature.

Figure 46 shows the reported typical cash balance of player gaming accounts prior to EGM play and the reported typical amount of cash added to their account per day of pokies play. Nine of the 15 respondents reported that they maintained a balance of between \$0-\$50. The most common amount added per day of pokies play was also \$0-\$50 (7 of 15 respondents).

Figure 46. Self-reported typical balance of player gaming accounts and amount of cash added per day of pokies play (N=15, May-September 2023)

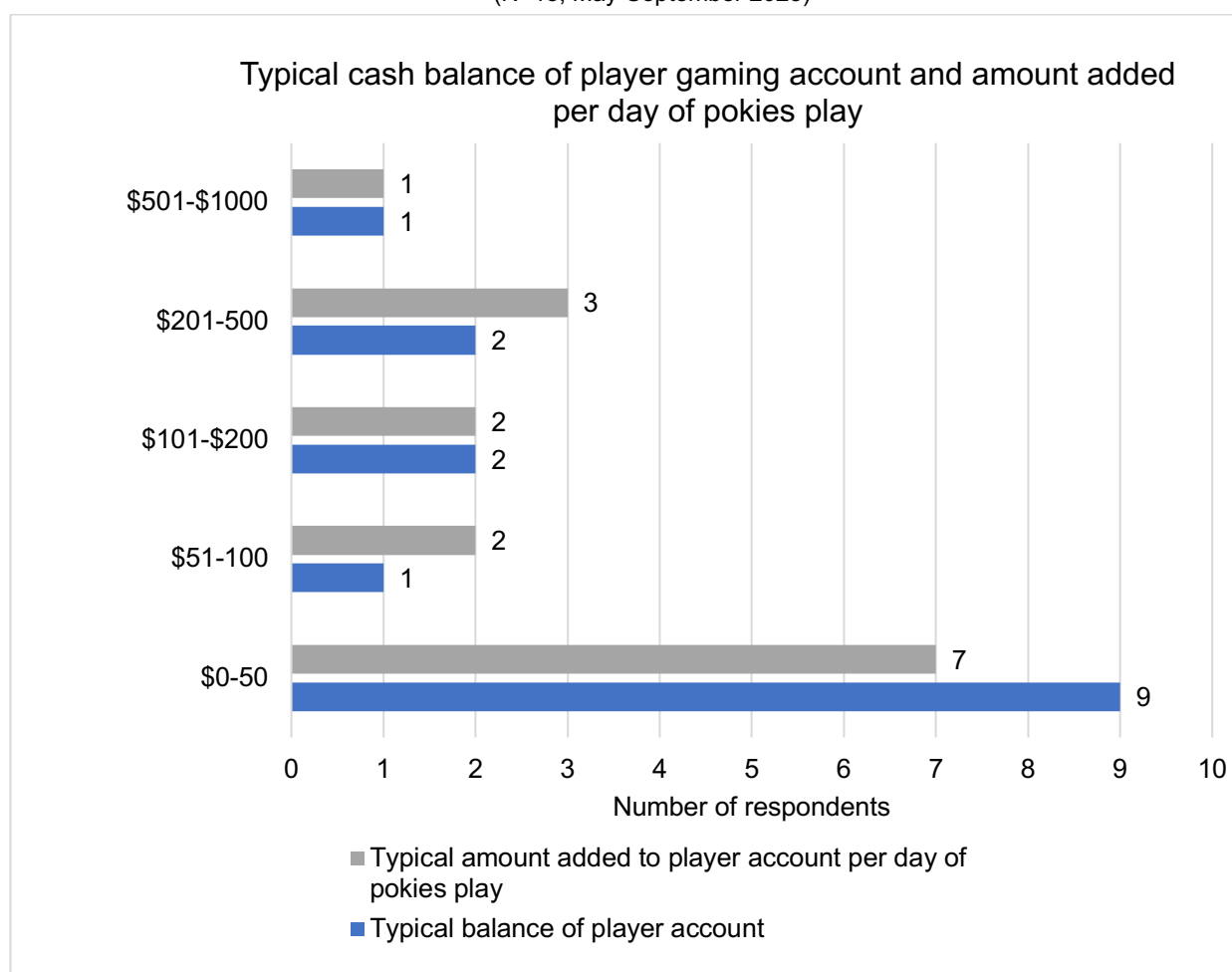
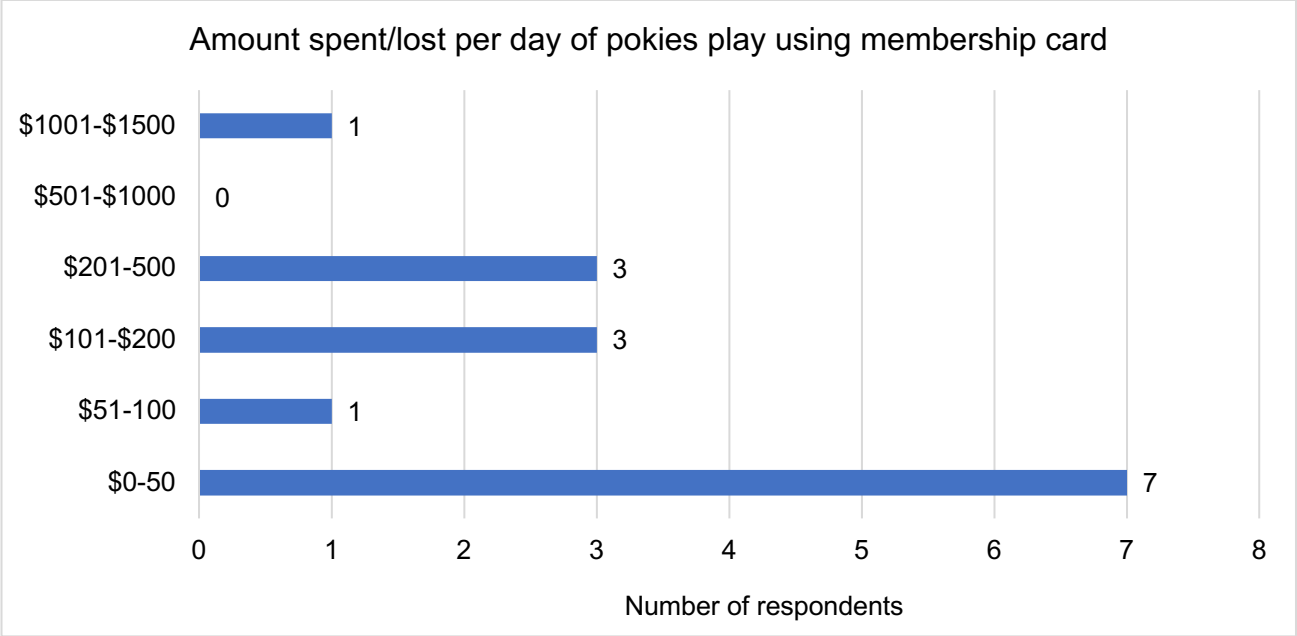


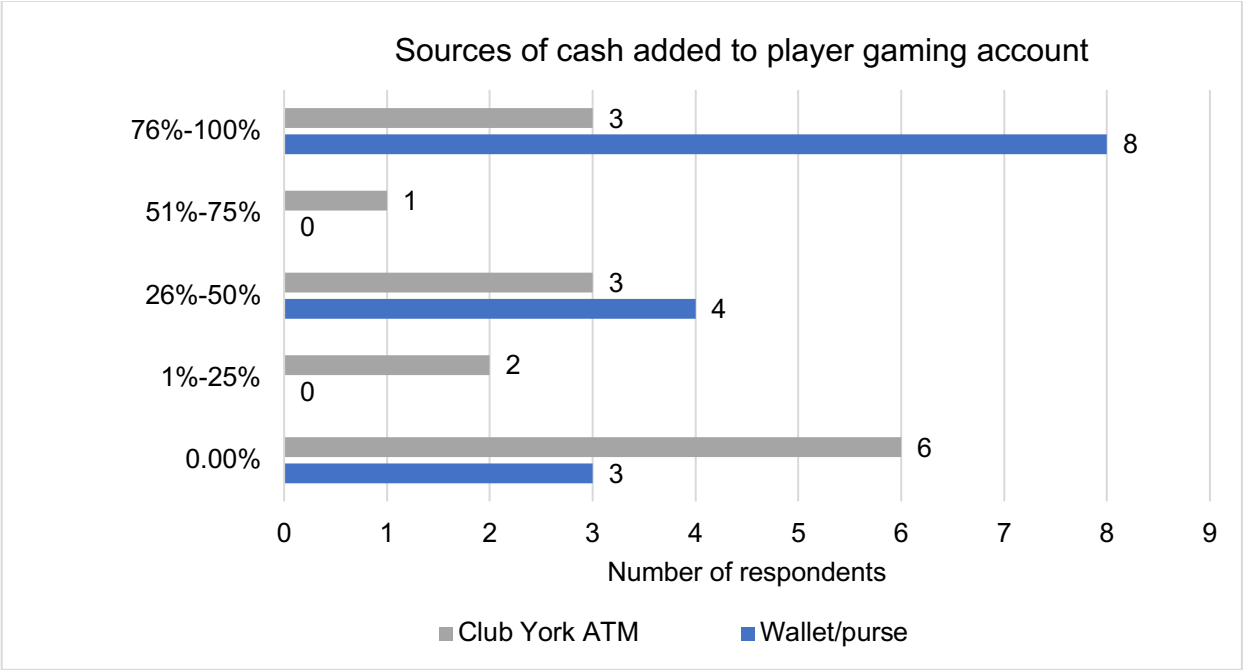
Figure 47 shows the amount of money spent/lost per day of pokies play when using the physical membership card, as reported by respondents. Seven of the 15 respondents reported spending/losing \$0-50 per day of pokies play. Six participants reported losing between \$101-\$500 and one participant reported losing \$1500 per day of pokies play.

Figure 47. Self-reported amount spent/lost per day of pokies play using a membership card (N=15, May-September 2023)



None of the respondents reported using borrowed money to fund their player gaming account. Figure 48 shows that 8 of the 15 respondents reported that 76-100% of cash added to their account came from their wallet/purse. Only 3 of the 15 respondents reported that 75-100% of the cash added came from a Club York ATM. This may suggest that the participating trial participants brought cash to the venue.

Figure 48. Sources of cash gamblers use to add to their player gaming account (N=15, May-September 2023)



Respondents were asked whether in the three months prior to signing up for the new digital card and app, they ever played pokies at Club York for a full or most of a session without using their player gaming account (i.e., they forgot to insert their physical membership card or chose not to insert the card and used cash instead). Only 5 of the 15 respondents reported having done this. Of these 5, one reported doing it once, 3 reported doing it 4-6 times and one reported doing it 100 times. The average amount reported as being spent on such occasions was \$198.